**Q. Further to CA-NP-305(a), NP has stated that as Newfoundland Power's non pension retirement benefit plan is an unfunded plan annual financial statements are not prepared. Does NP receive reports or statements from its insurer in relation to the non pension retirement benefit plan on a periodic or other basis? If so, please provide all such reports or statements provided from 2005 to present.**

A. Newfoundland Power receives reports from its insurer in relation to the non-pension retirement benefit plan on a periodic basis. Since October 2006, Medavie Blue Cross has been the insurer for Newfoundland Power's retiree medical and life plans.

Attachment A is an Annual Review dated November 2008.

Attachment B is an annual claims summary for retiree medical and life plans for 2006.

Attachment C is an annual claims summary for retiree medical and life plans for 2007.

Attachment D is an annual claims summary for retiree medical and life plans for 2008.

Attachment E is a claims summary for retiree medical and life plans for year-to-date 2009.

## Annual Review Dated November 2008

# Annual Review

Experience Period October 2006 to September 2008

Health Management Solutions

MEDAVIE BLUE CROSS

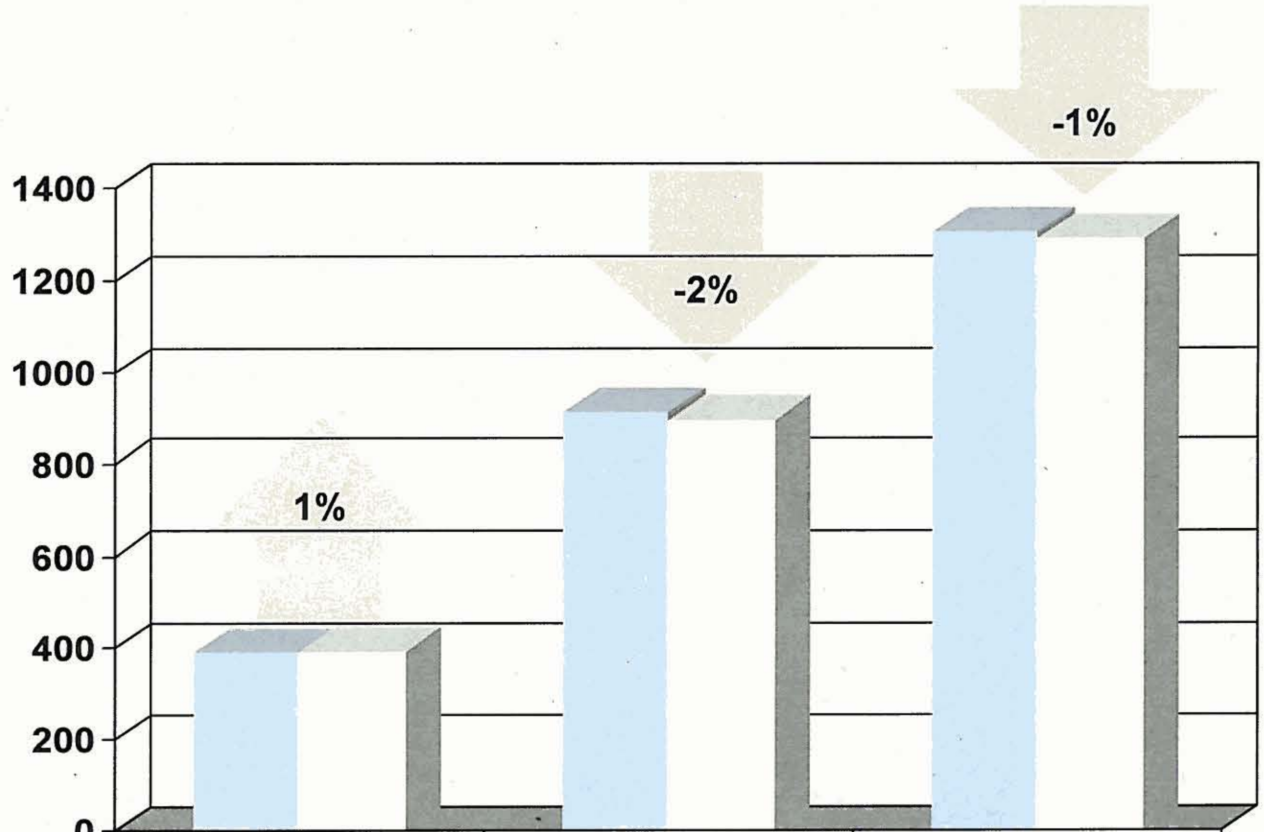
# NL Power (93489)

**November, 2008**

# Plan Demographics

Health Management Solutions

# Employee Demographics




| | Single | Family | Combined |
|---|---|---|---|
| Oct 06 - Sept 07 | 392 | 913 | 1,305 |
| Oct 07 - Sept 08 | 395 | 896 | 1,290 |

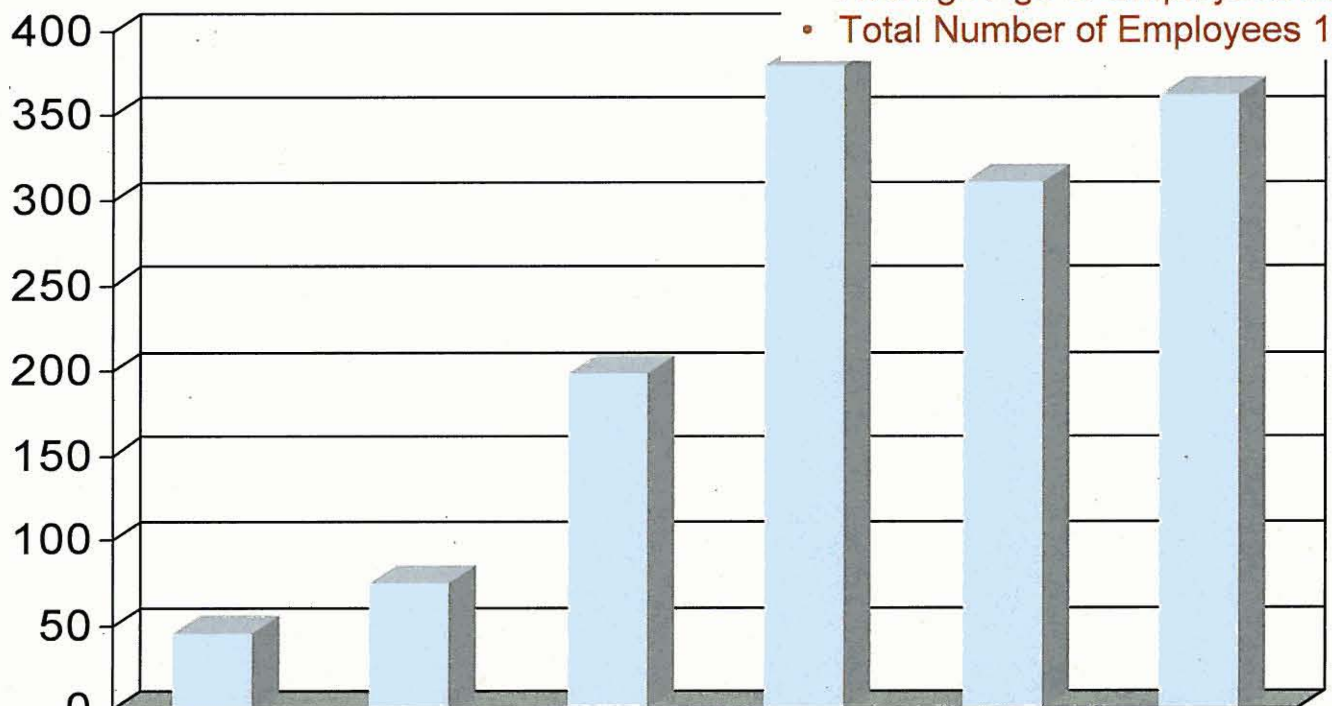
This represents the average number of employees over the 12 month period.

MEDAVIE BLUE CROSS

Health Management Solutions

# Employee Demographics

- Male Employees 77%
- Female Employees 23%
- Average Age of Employees 56
- Total Number of Employees 1372



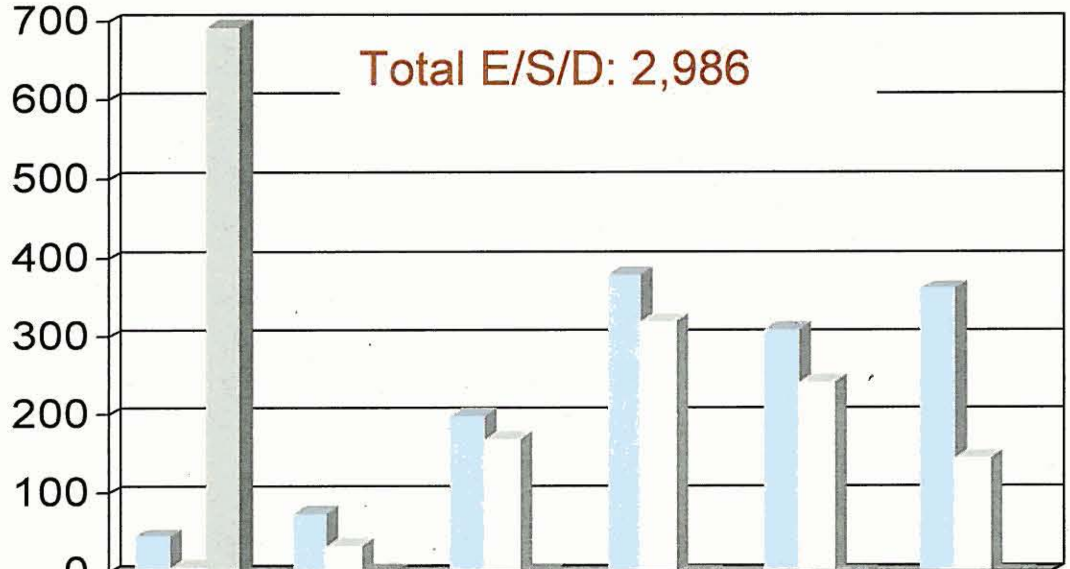

| | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66+ |
|---|---|---|---|---|---|---|
| Oct 07 - Sept 08 | 46 | 75 | 199 | 380 | 310 | 362 |

This represents the total number of eligible subscribers during the year, currently and historically.

MEDAVIE BLUE CROSS

Health Management Solutions

# Employee, Spouse & Dependants




| | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66+ |
|---|---|---|---|---|---|---|
| Employee | 46 | 75 | 199 | 380 | 310 | 362 |
| Spouse | 6 | 34 | 169 | 320 | 241 | 145 |
| Dependants | 694 | 3 | 2 | 0 | 0 | 0 |

This represents the total number of eligible subscribers during the year, currently and historically.

MEDAVIE BLUE CROSS

# Claim Trends

Health Management Solutions

# Claims Experience Breakdown

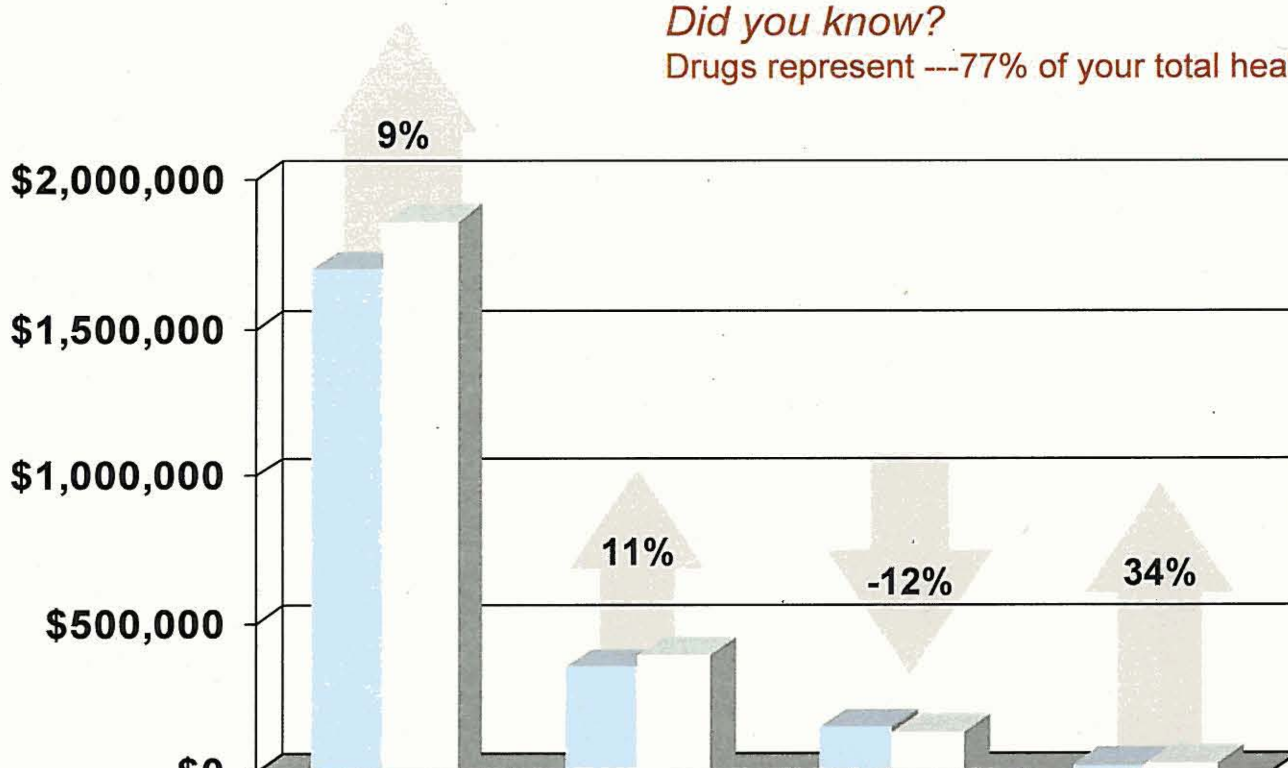

| | Health | Dental |
|---|---|---|
| Oct 06 - Sept 07 | $2,226,466 | $114,584 |
| Oct 07 - Sept 08 | $2,413,288 | $107,595 |

MEDAVIE BLUE CROSS

Health Management Solutions

# Paid Claims by Benefit Type

*Did you know?*
Drugs represent ---77% of your total health claims.




| | Drugs | EHB | Vision | Hospital |
|---|---|---|---|---|
| Oct 06 - Sept 07 | $1,698,739 | $355,609 | $152,923 | $19,195 |
| Oct 07 - Sept 08 | $1,857,583 | $395,967 | $133,991 | $25,746 |

MEDAVIE BLUE CROSS

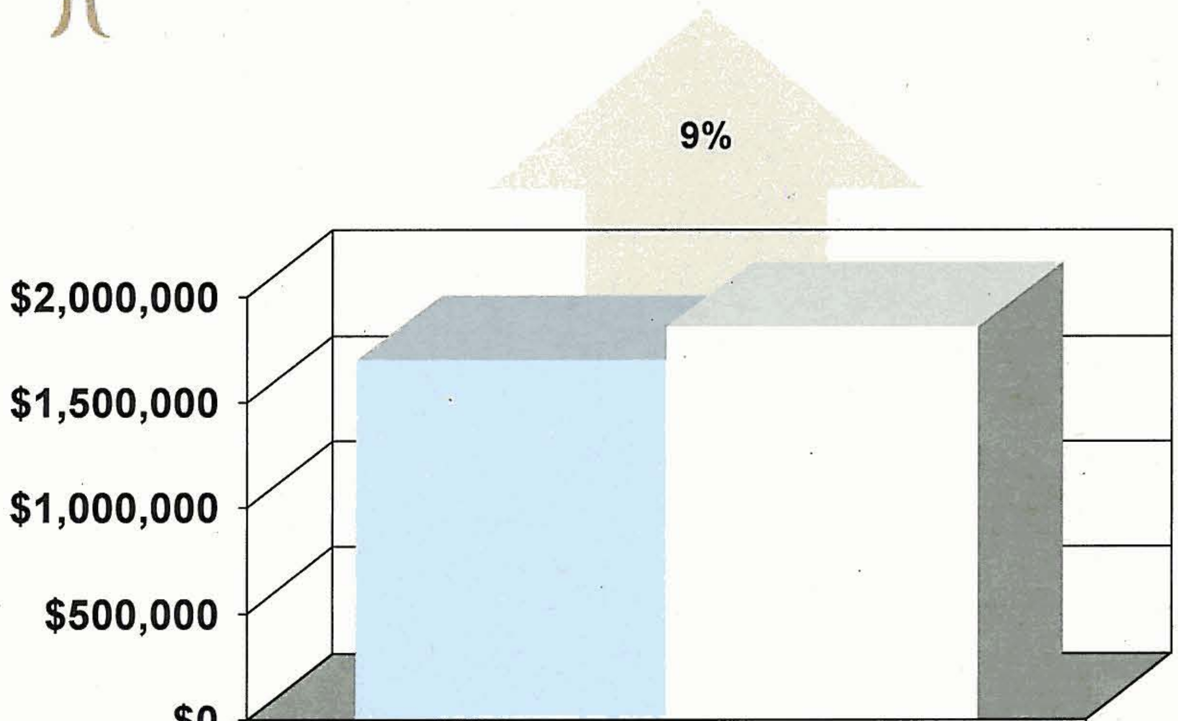
Health Management Solutions

# Prescription Drug Analysis

MEDAVIE BLUE CROSS

Health Management Solutions

# Prescription Drugs – Paid Claims




| | Drugs |
|---|---|
| Oct 06 - Sept 07 | $1,698,739 |
| Oct 07 - Sept 08 | $1,857,583 |

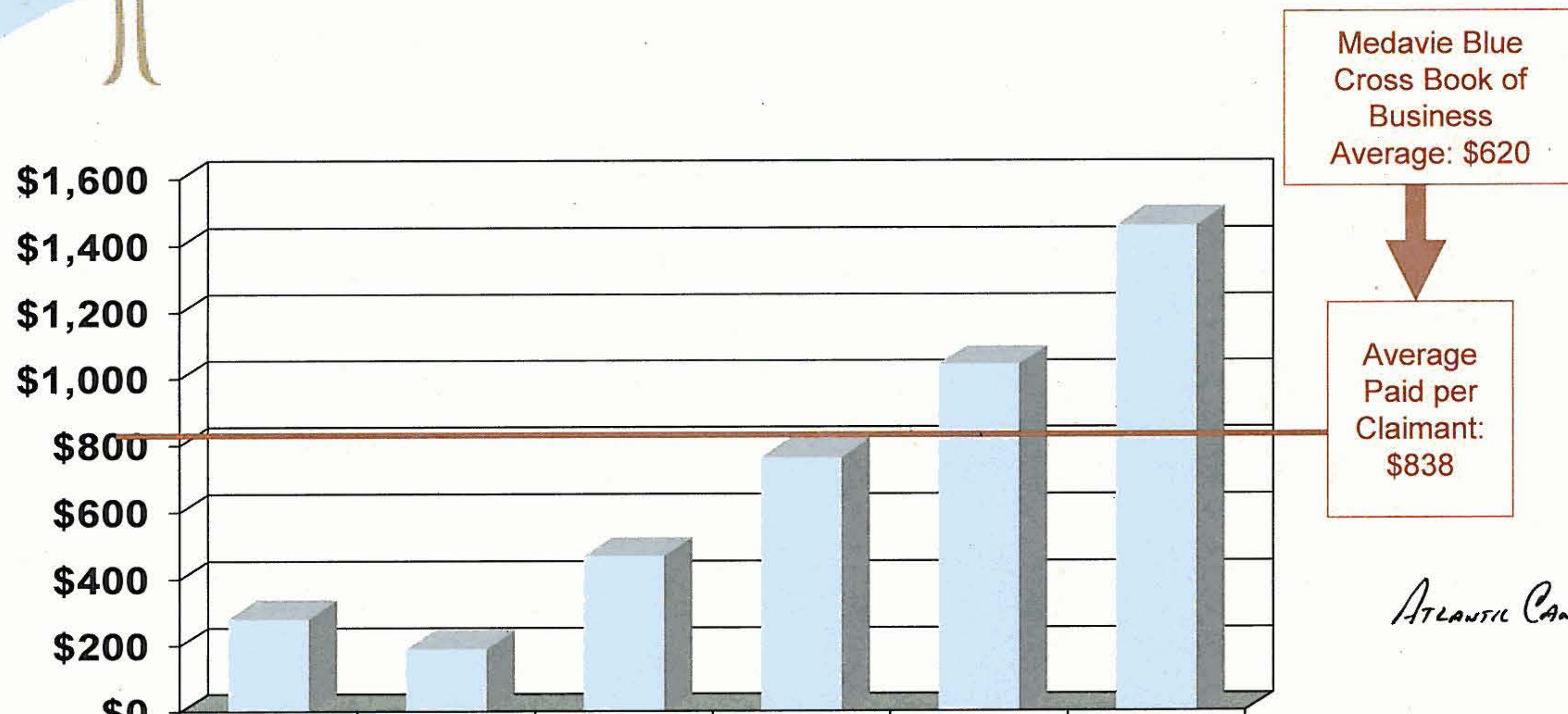
Current Medavie Blue Cross Standard 12-Month Drug Claim Trend 16%

Your group's per capita trend 11%

MEDAVIE BLUE CROSS

Health Management Solutions

# Annual Expenditures per Claimant by Age Band




| | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66+ |
|---|---|---|---|---|---|---|
| Oct 07 - Sept 08 | $284 | $191 | $470 | $765 | $1,043 | $1,463 |

Atlantic Canada

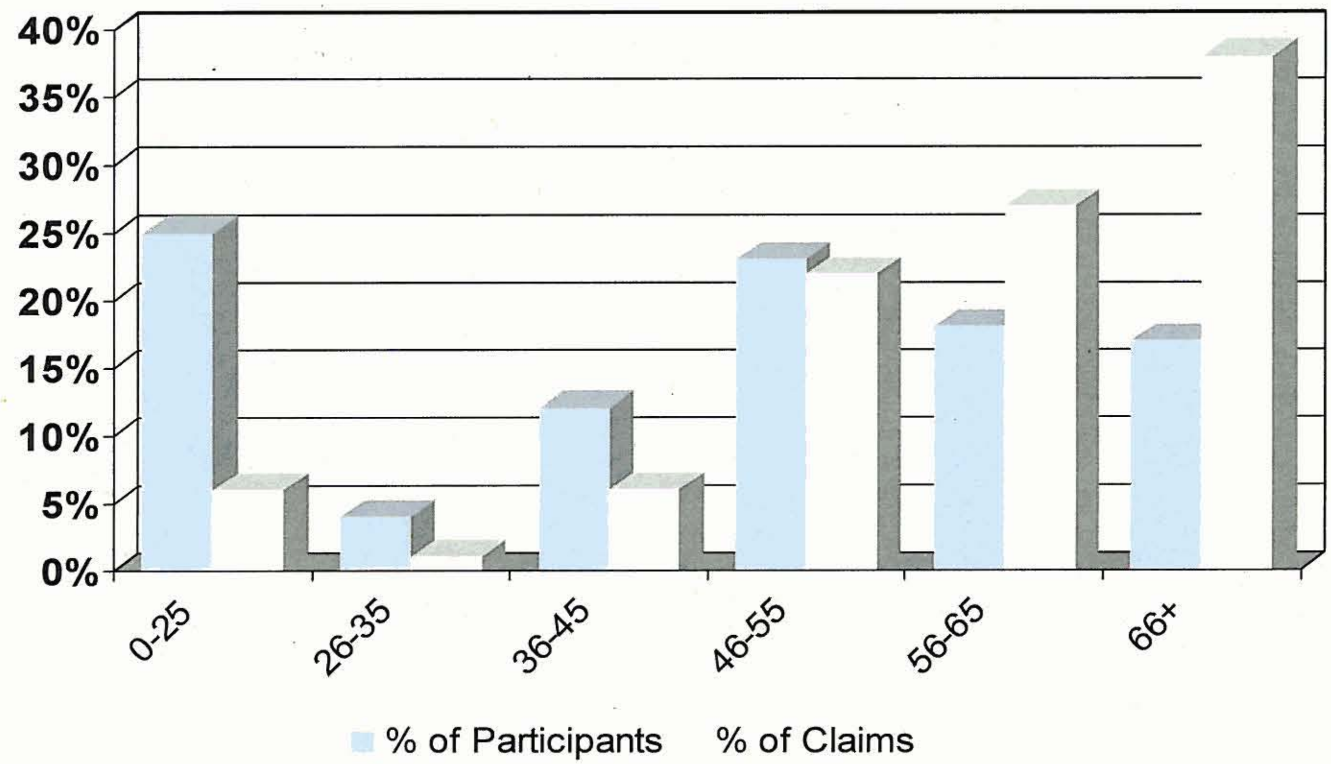
The graph above illustrates that claimants in the 56-65 age band claim an average of $1,043 per year as compared to the claimants in the 0-25 age band who claimed an average of $284.

MEDAVIE BLUE CROSS

Health Management Solutions

# Paid claims by Age Band

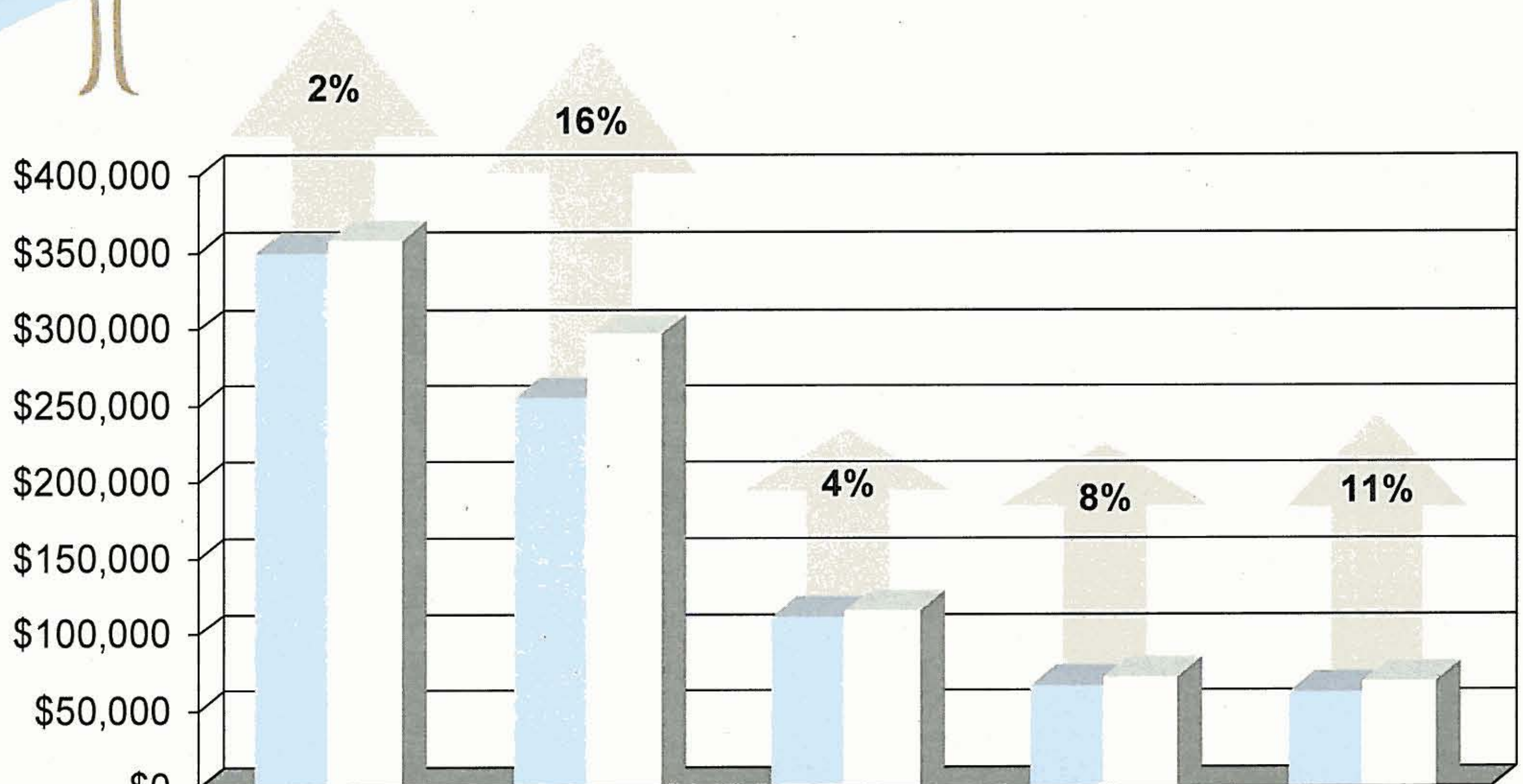
The graph below illustrates that even though only 18% of the participants fall within the 56-65 age band, they account for 27% of the total paid claims.




MEDAVIE BLUE CROSS

Health Management Solutions

# Top 5 Drug Categories by Total $ Paid



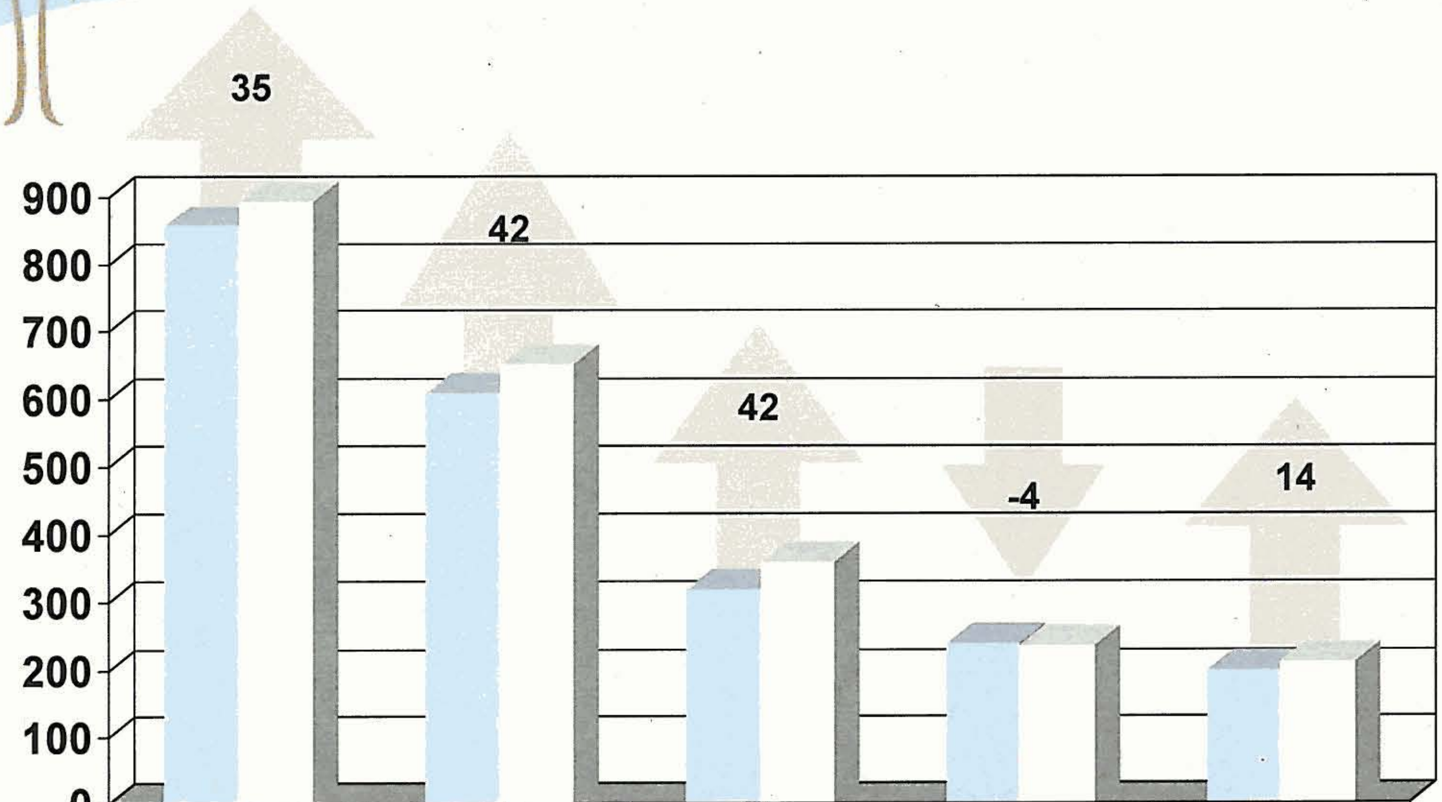

| | Cardiovascular | Cholesterol Lowering | Gastrointestinal PPI | Antidepressants SSRI,SNRI | IDDM Supplies |
|---|---|---|---|---|---|
| Oct 06 - Sept 07 | $349,338 | $255,655 | $111,711 | $67,145 | $62,881 |
| Oct 07 - Sept 08 | $357,887 | $297,277 | $116,031 | $72,686 | $69,975 |

The above top 5 Drug categories are based on total dollars paid.

MEDAVIE BLUE CROSS

Health Management Solutions

# Top 5 Drug Categories by Total # of Claimants




| | Cardiovascular | Cholesterol Lowering | Gastrointestinal PPI | Antidepressants SSRI, SNRI | IDDM Supplies |
|---|---|---|---|---|---|
| Oct 06 - Sept 07 | 858 | 609 | 319 | 239 | 198 |
| Oct 07 - Sept 08 | 893 | 651 | 361 | 235 | 212 |

The above top 5 Drug categories are based on total dollars paid.

Medavie Blue Cross

Health Management Solutions

# Demographic Breakdown by Therapeutic Class

| **Cardiovascular** | | *Average Age* | *63* |
|---|---|---|---|
| Male | 51% | Employee | 62% |
| Female | 49% | Spouse | 36% |
| | | Dependant | 2% |

| **Cholesterol Lowering** | | *Average Age* | *63* |
|---|---|---|---|
| Male | 58% | Employee | 67% |
| Female | 42% | Spouse | 33% |
| | | Dependant | 0% |

| **Gastrointestinal-PPI** | | *Average Age* | *59* |
|---|---|---|---|
| Male | 44% | Employee | 55% |
| Female | 56% | Spouse | 41% |
| | | Dependant | 4% |

| **Antidepressants SSRI, SNRI** | | *Average Age* | *54* |
|---|---|---|---|
| Male | 30% | Employee | 43% |
| Female | 70% | Spouse | 48% |
| | | Dependant | 9% |

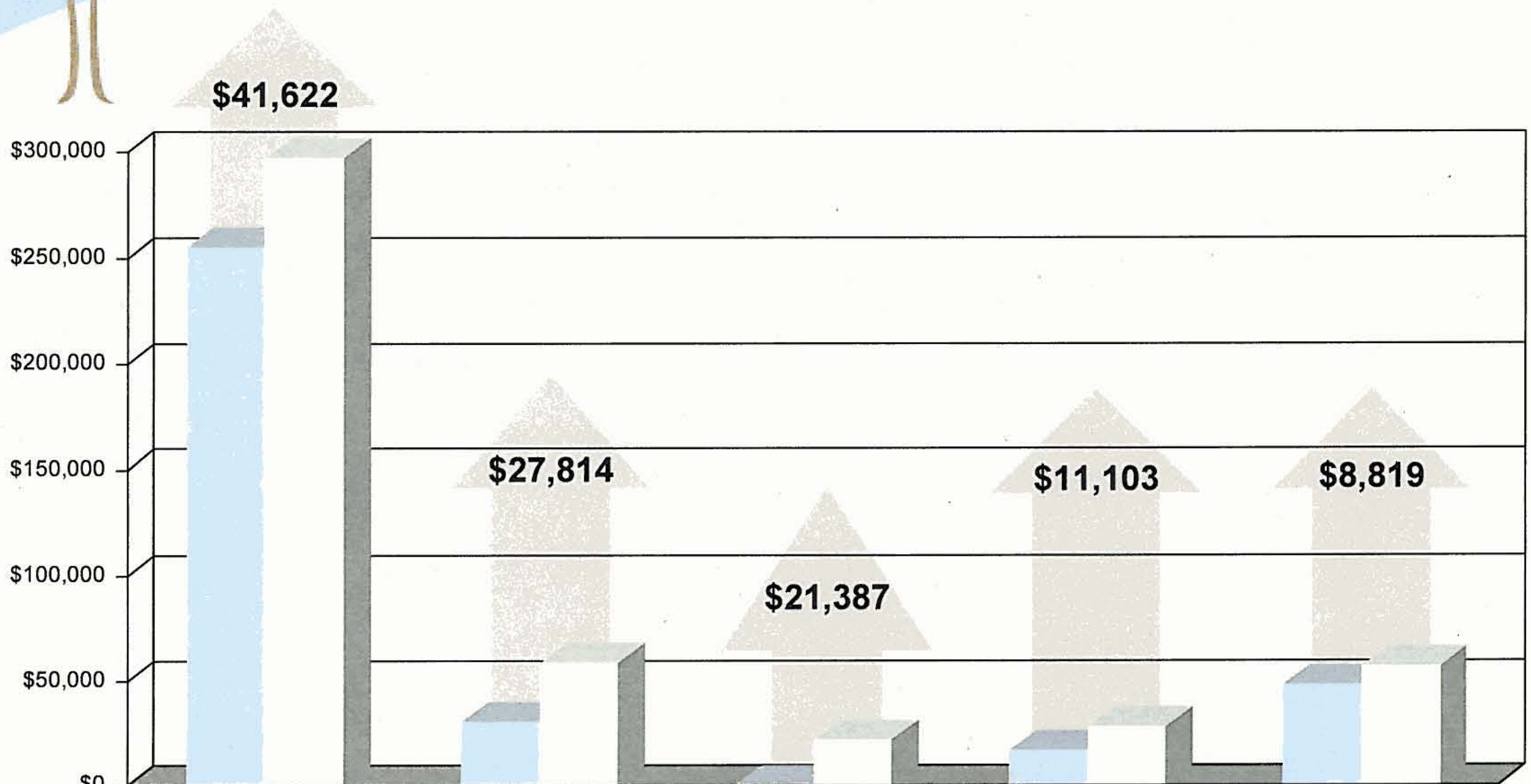
| **IDDM Supplies** | | *Average Age* | *62* |
|---|---|---|---|
| Male | 53% | Employee | 62% |
| Female | 47% | Spouse | 34% |
| | | Dependant | 4% |

The percentages above are based on the distribution of claimants in each ATC category.

MEDAVIE BLUE CROSS

Health Management Solutions

# Top 5 Drug Categories by Largest Increase




| | Cholesterol Lowering | Cancer | Rheumatoid Arthiritis/Crohns | Other Non-Therapeutic Prods | Respiratory Disorders - Asthma |
|---|---|---|---|---|---|
| Oct 06 - Sept 07 | $255,655 | $30,481 | $300 | $16,593 | $48,023 |
| Oct 07 - Sept 08 | $297,277 | $58,296 | $21,687 | $27,695 | $56,842 |

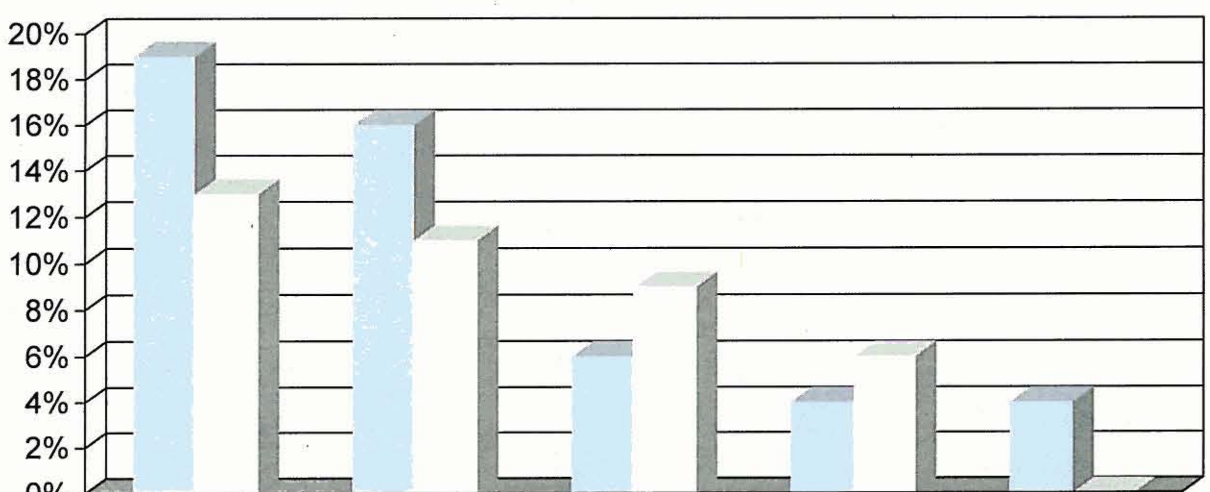
The above top 5 Drug categories are based on total dollars paid.

MEDAVIE BLUE CROSS

Health Management Solutions

# Top 5 Categories as a Percentage of Total Claims

## Group Comparison to Medavie Blue Cross Book of Business




| | Cardiovascular | Cholesterol Lowering | Gastrointestinal PPI | Antidepressant-SSRI,SNRI | Respiratory Disorders-Asthma |
|---|---|---|---|---|---|
| Your Group | 19% | 16% | 6% | 4% | 4% |
| Medavie Blue Cross | 13% | 11% | 9% | 6% | 0% |

This graph compares the percentage of total claims each category represents compared to that of our book of business.

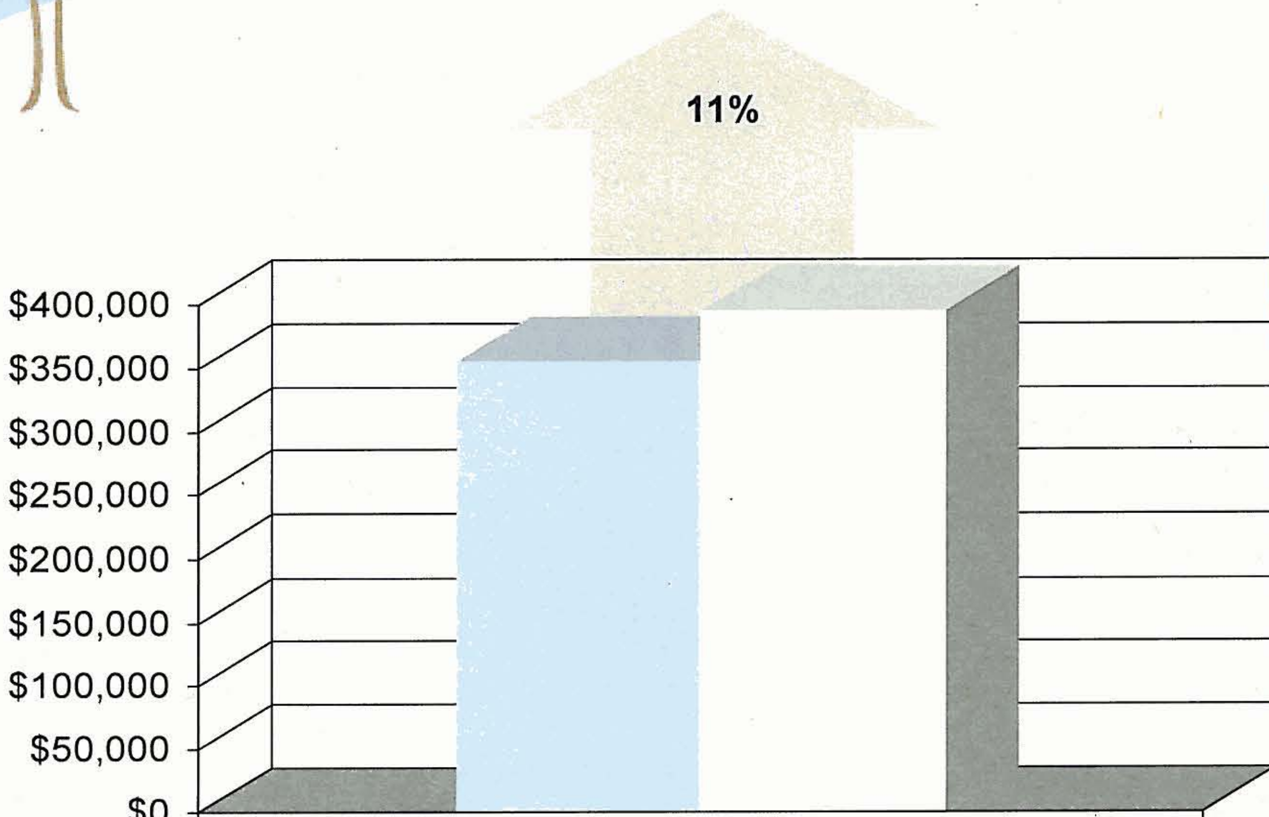
Health Management Solutions

# Extended Health Analysis

MEDAVIE BLUE CROSS

Health Management Solutions

# Extended Health - Paid Claims




| | EHB |
|---|---|
| Oct 06 - Sept 07 | $355,609 |
| Oct 07 - Sept 08 | $395,967 |

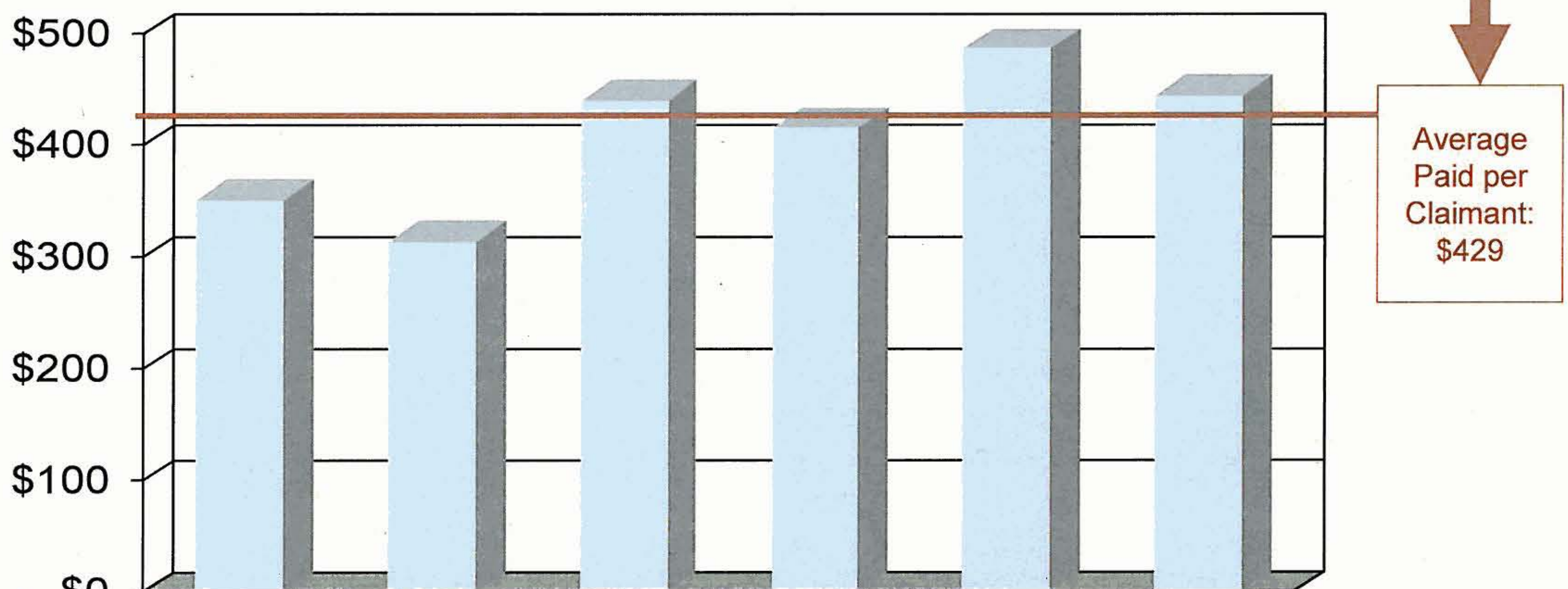
Current Medavie Blue Cross Standard 12-Month EHB Claim Trend 14%

Your group's per capita trend 13%

Health Management Solutions

# Paid Claims by Age Band

Medavie Blue Cross Book of Business Average: $428



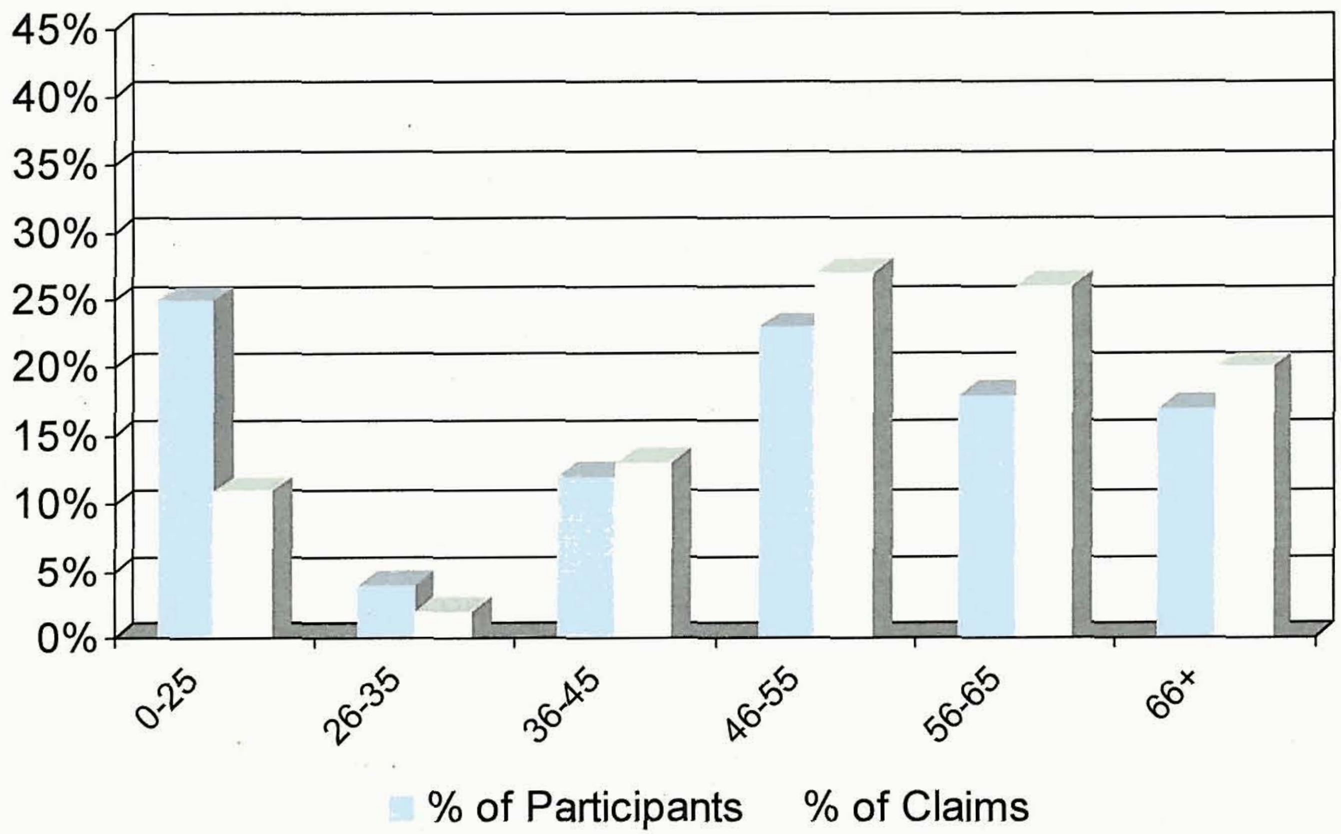

| | 0-25 | 26-35 | 36-45 | 46-55 | 56-65 | 66+ |
|---|---|---|---|---|---|---|
| Current Year | $351 | $314 | $440 | $415 | $487 | $444 |

Annual Expenditures per Claimant by Age Band.

MEDAVIE BLUE CROSS

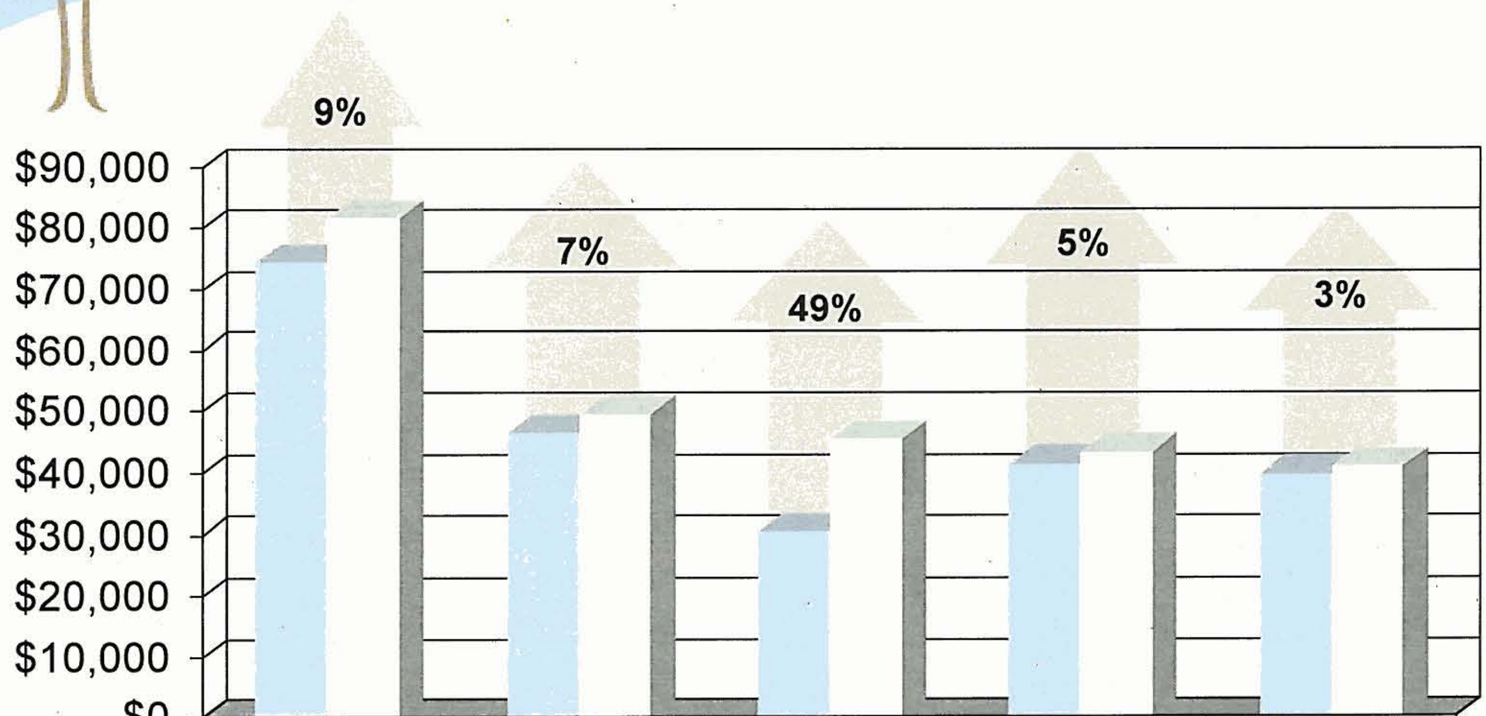
Health Management Solutions

# Paid Claims by Age Band




MEDAVIE BLUE CROSS

# Top 5 EHB Categories by Total Paid Claims

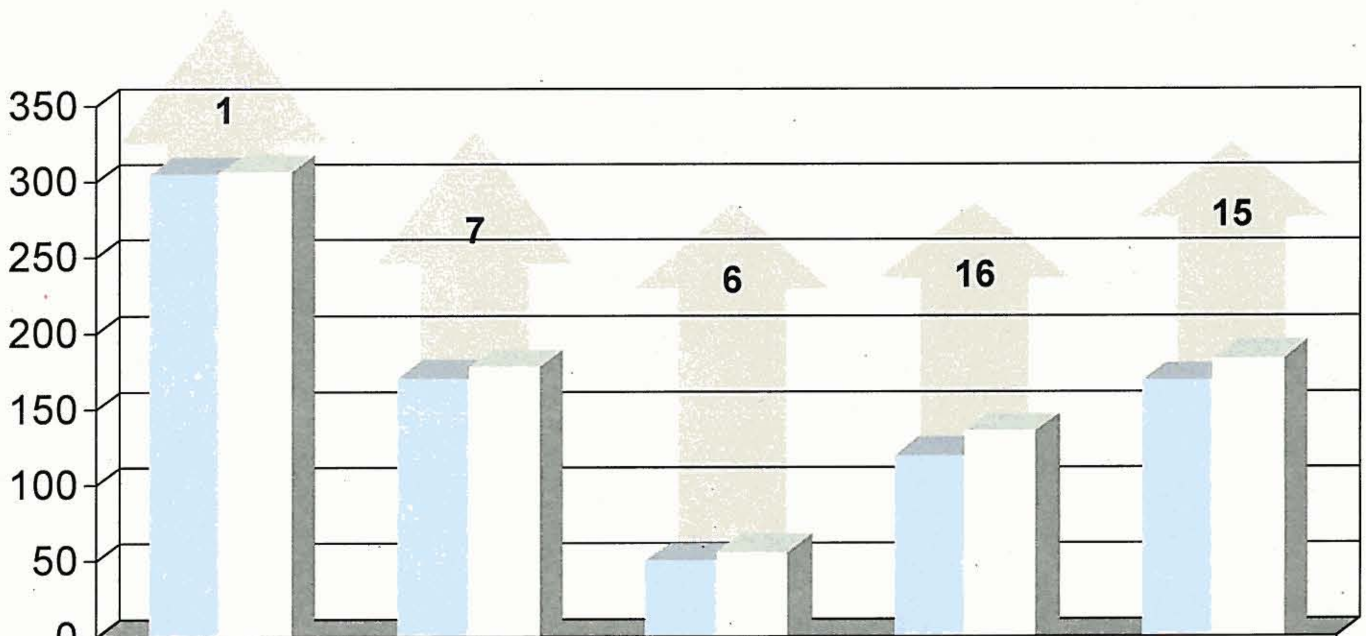



| | Non-Emergency Transportatio | Physiotherapy | Medical Equipment | Orthopedic Shoes & Supplies | Chiropractor |
|---|---|---|---|---|---|
| Oct 06 - Sept 07 | $74,597 | $46,367 | $30,550 | $41,432 | $39,791 |
| Oct 07 - Sept 08 | $81,639 | $49,601 | $45,544 | $43,392 | $40,822 |

The above top 5 EHB categories are based on total dollars paid.

Health Management Solutions

# Top 5 EHB Categories by Number of Claimants




| | Non-Emergency Transportation | Physiotherapy | Medical Equipment | Orthopedic Shoes & Supplies | Chiropractor |
|---|---|---|---|---|---|
| Oct 06 - Sept 07 | 305 | 171 | 50 | 120 | 169 |
| Oct 07 - Sept 08 | 306 | 178 | 56 | 136 | 184 |

The above top 5 EHB categories are based on total dollars paid.

MEDAVIE BLUE CROSS

Health Management Solutions

# Demographic Breakdown by Therapeutic Class

### Medical Equipment

| | | | |
|---|---|---|---|
| | | *Average Age* | *62* |
| Male | 57% | Employee | 64% |
| Female | 43% | Spouse | 32% |
| | | Dependant | 4% |

### Physiotherapy

| | | | |
|---|---|---|---|
| | | *Average Age* | *49* |
| Male | 47% | Employee | 51% |
| Female | 53% | Spouse | 39% |
| | | Dependant | 10% |

### Chiropractor

| | | | |
|---|---|---|---|
| | | *Average Age* | *48* |
| Male | 52% | Employee | 53% |
| Female | 48% | Spouse | 39% |
| | | Dependant | 8% |

### Orthopedic Shoes & Supplies

| | | | |
|---|---|---|---|
| | | *Average Age* | *48* |
| Male | 57% | Employee | 53% |
| Female | 43% | Spouse | 29% |
| | | Dependant | 18% |

### Non Emergency Transportation

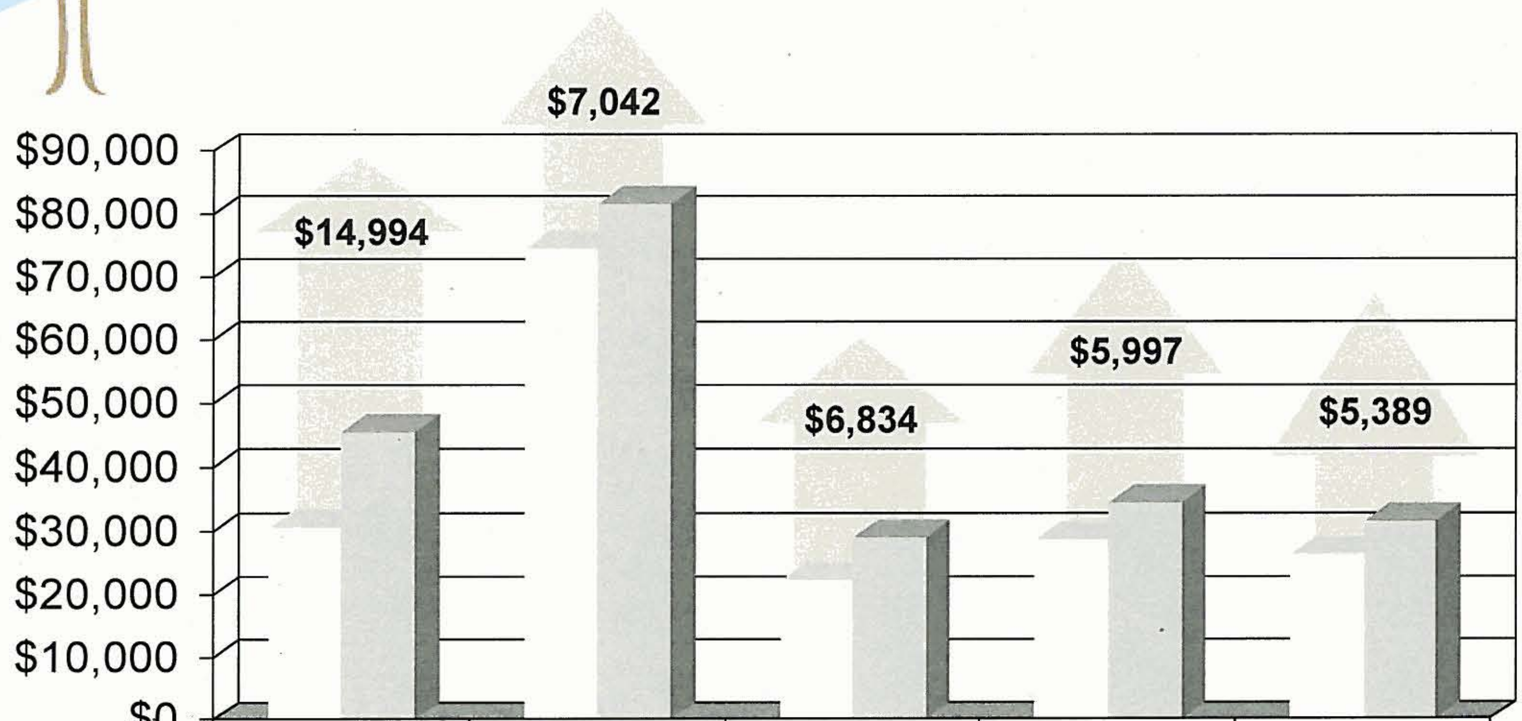
| | | | |
|---|---|---|---|
| | | *Average Age* | *56* |
| Male | 49% | Employee | 49% |
| Female | 51% | Spouse | 42% |
| | | Dependant | 9% |

The above percentages are based on distribution of claimants in each benefit category.

MEDAVIE BLUE CROSS

Health Management Solutions

# Top 5 EHB Categories by Largest Increase




| | Medical Equipment | Non-Emergency Transportatio | Medical Services | Pay Code | Massage Therapy |
|---|---|---|---|---|---|
| Oct 06 - Sept 07 | $30,550 | $74,597 | $22,203 | $28,525 | $26,304 |
| Oct 07 - Sept 08 | $45,544 | $81,639 | $29,038 | $34,522 | $31,693 |

The top 5 EHB categories are based on the increase in total dollars paid between periods.

MEDAVIE BLUE CROSS

Health Management Solutions

## Current Medavie Blue Cross Standard Claim Trends

| Benefit | 12-Month Trend | 16-Month Trend |
|---|---|---|
| Prescription Drugs | 16% | 21.8% |
| EHB | 14% | 19% |
| Dental | 7.8% | 10.5% |
| Hospital | 7.6% | 10.3% |

Standard claim trends are reviewed monthly and are used for all Fully Insured groups and most ASO \ Retention groups. We may deviate from using Standard Trends depending on the credibility and stability of the group.

Health Management Solutions

## What is a Claim Trend?

- A statistical measure of the change in costs and utilization of insured health and dental care services
- Used in health and dental premium renewals to predict future claims; applied to claims from the experience period

## Components of a Claim Trend

- Inflation - the increase in the cost of *existing* health or dental care services
- Preference Shift - the increase or decrease in claims utilization due to a change in preference for a particular item or service
- Frequency/Utilization Trend - the change in the number of claims per eligible subscriber

## Projected Claim Trend versus Historical Claim Trend?

- Projected Claim Trend: Trend based on projected changes in cost, utilization, and preference shifting for a certain benefit.
- Historical Claim Trend: Trend based on a group's actual historical results

## What is a Per Capita Trend?

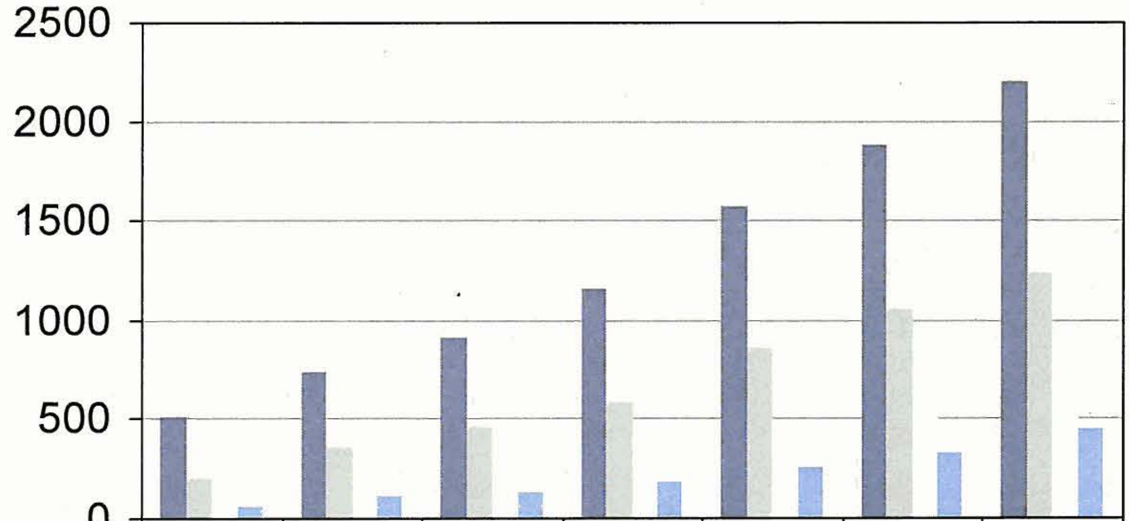
- Increase in paid claims per subscriber. This allows us to look at a group's experience without the increase in volume of the group as a factor.

MEDAVIE BLUE CROSS

Health Management Solutions

# Large Amount Claims By Participant

## Medavie Blue Cross – Book of Business



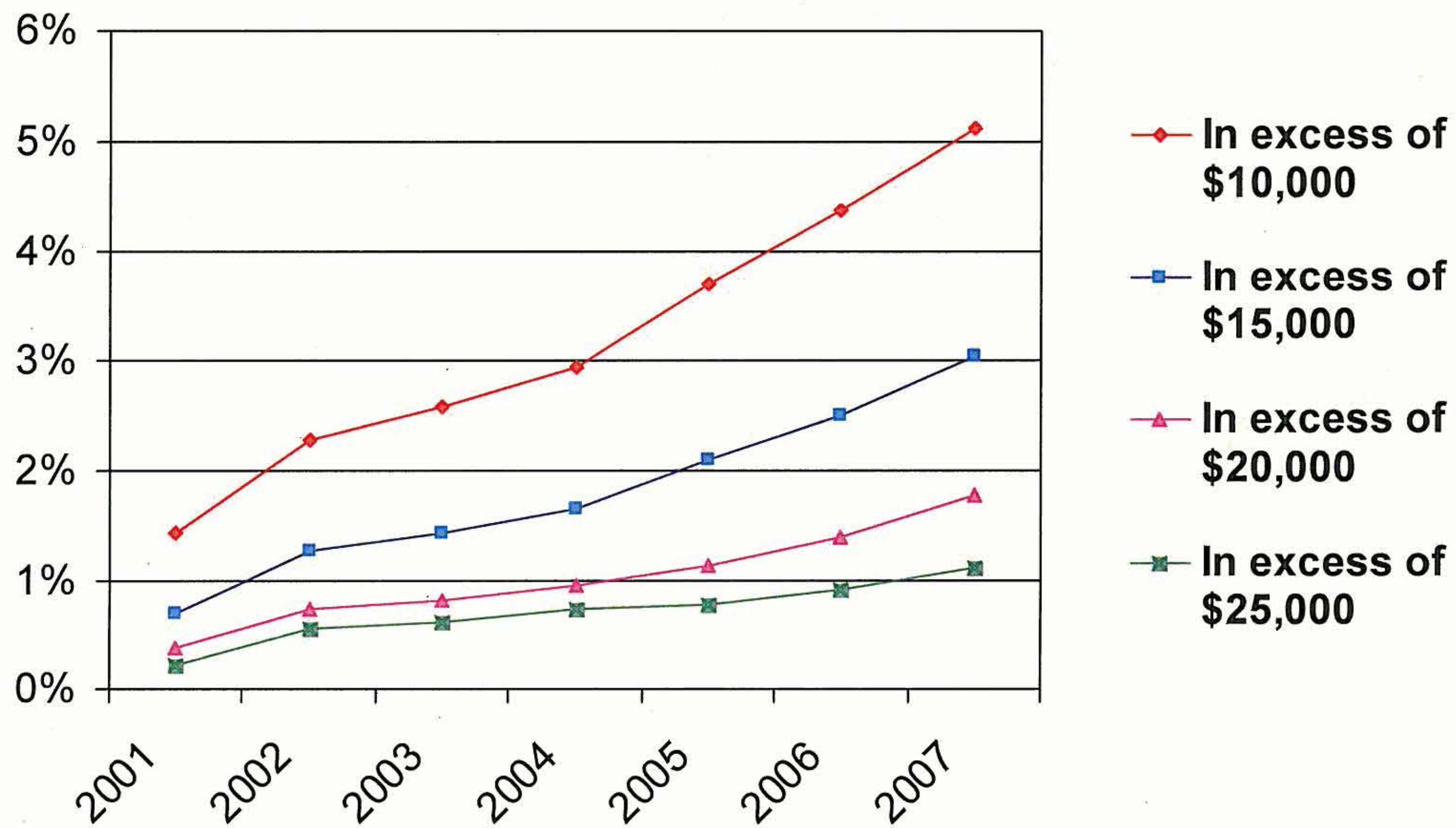

| | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|---|---|---|---|---|---|---|---|
| In excess of $10,000 | 518 | 745 | 918 | 1,160 | 1,569 | 1,887 | 2,204 |
| In excess of $15,000 | 206 | 355 | 466 | 590 | 866 | 1,055 | 1,247 |
| In excess of $20,000 | 108 | 206 | 237 | 325 | 496 | 622 | 795 |
| In excess of $25,000 | 58 | 117 | 138 | 184 | 253 | 330 | 454 |

MEDAVIE BLUE CROSS

Health Management Solutions

# Large Amount Claims As a Percentage of Paid Claims

## Medavie Blue Cross – Book of Business




MEDAVIE BLUE CROSS

Health Management Solutions

## The following points will have an effect on future health claim trends.

- An **aging population** impacts claim trends due to the utilization of more expensive medications/treatments.
- The increased interest and usage of **alternative treatments** to treat conditions and diseases *(i.e. wellness initiatives).*
- The introduction of **new breakthrough medications** to treat existing conditions and diseases.
- The **increased awareness** of consumers has resulted in an increased demand for new medications/treatments
- The impact of poor lifestyle choices and the effect they have on a person's overall heath, for example, excess weight, lack of exercise and smoking.

MEDAVIE BLUE CROSS

# Annual Claims Summary for Retiree Medical and Life Plans for 2006

BLUE CROSS



GROUP LIFE EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

SUMMARY OF REVENUE AND CLAIMS

RATE ANNIVERSARY DATE : JAN

| MONTH | LIFE REVENUE | PAID CLAIMS LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| 2006-12 | 25,867.60 | | | | | | | |
| 2006-11 | 14,154.33 | | | | | | | |
| 2006-10 | 12,274.25 | | | | | | | |
| TOTAL | 52,296.18 | | | | | | | |

| MONTH | LIFE REVENUE | PAID CLAIMS LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | | |

BLUE CROSS



GROUP LIFE EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

SUMMARY OF REVENUE AND CLAIMS

RATE ANNIVERSARY DATE : JAN

| MONTH | LIFE REVENUE | PAID CLAIMS: LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| 2006-12 | 2,365.88 | | | | | 10,000.00 | | 10,000.00 |
| 2006-11 | 330.11 | | | | | 10,000.00 | | 10,000.00 |
| 2006-10 | 271.15 | | | | | | | |
| TOTAL | 2,967.14 | | | | | 20,000.00 | | 20,000.00 |

| MONTH | LIFE REVENUE | PAID CLAIMS: LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

NEWFOUNDLAND POWER INC.

POLICY NO. : 93489

DIVISION : 004

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <---- HEALTH PAID CLAIMS ----> | | | | | |
| 2006-12 | 43,794.18 | 425.00 | 6,004.41 | 1,936.40 | 33,265.57 | 41,631.38 | 95.1 |
| 2006-11 | 48,909.38 | 255.00 | 5,508.78 | 1,610.00 | 30,206.23 | 37,580.01 | 76.8 |
| 2006-10 | 40,578.56 | | 3,014.33 | 2,110.00 | 18,243.65 | 23,367.98 | 57.6 |
| TOTAL | 133,282.12 | 680.00 | 14,527.52 | 5,656.40 | 81,715.45 | 102,579.37 | 77.0 |

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <---- HEALTH PAID CLAIMS ----> | | | | | |
| TOTAL | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <------------ HEALTH PAID CLAIMS | | | ------------> | | |
| 2006-12 | 36,367.08 | 408.00 | 5,802.76 | 1,442.40 | 45,472.94 | 53,126.10 | 146.1 |
| 2006-11 | 34,587.80 | 204.00 | 4,564.03 | 3,065.80 | 50,419.29 | 58,253.12 | 168.4 |
| 2006-10 | 35,500.46 | | 1,147.50 | 1,064.00 | 33,918.62 | 36,130.12 | 101.8 |
| TOTAL | 106,455.34 | 612.00 | 11,514.29 | 5,572.20 | 129,810.85 | 147,509.34 | 138.6 |

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <------------ HEALTH PAID CLAIMS | | | ------------> | | |
| TOTAL | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 006

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <---------- HEALTH PAID CLAIMS ----------> | | | | | |
| 2006-12 | 8,297.27 | | 275.33 | 340.00 | 11,859.09 | 12,474.42 | 150.3 |
| 2006-11 | 6,790.80 | 544.00 | 394.81 | 838.80 | 9,740.32 | 11,517.93 | 169.6 |
| 2006-10 | 9,265.34 | | 43.99 | 617.00 | 5,768.24 | 6,429.23 | 69.4 |
| TOTAL | 24,353.41 | 544.00 | 714.13 | 1,795.80 | 27,367.65 | 30,421.58 | 124.9 |

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <---------- HEALTH PAID CLAIMS ----------> | | | | | |
| TOTAL | | | | | | | |

HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------- TOTAL HEALTH AND DENTAL ------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| 2006-12 | 2,657.40 | 1,330.78 | | | 1,330.78 | 50.1 | 46,451.58 | 42,962.16 | 92.5 |
| 2006-11 | 2,571.14 | 1,091.37 | | | 1,091.37 | 42.4 | 51,480.52 | 38,671.38 | 75.1 |
| 2006-10 | 2,823.90 | 1,093.80 | | | 1,093.80 | 38.7 | 43,402.46 | 24,461.78 | 56.4 |
| TOTAL | 8,052.44 | 3,515.95 | | | 3,515.95 | 43.7 | 141,334.56 | 106,095.32 | 75.1 |

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------ TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| TOTAL | | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

NEWFOUNDLAND POWER INC.

POLICY NO. : 93489

DIVISION : 005

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| MONTH | DENTAL REVENUE | <------------ DENTAL PAID CLAIMS BASIC | MAJOR | ORTHO | TOTAL ------------> | CLAIMS RATIO | <------- TOTAL HEALTH AND DENTAL REVENUE | PAID CLAIMS | CLAIMS RATIO -------> |
|---|---|---|---|---|---|---|---|---|---|
| 2006-12 | | | | | | | 36,367.08 | 53,126.10 | 146.1 |
| 2006-11 | | | | | | | 34,587.80 | 58,253.12 | 168.4 |
| 2006-10 | | | | | | | 35,500.46 | 36,130.12 | 101.8 |
| TOTAL | | | | | | | 106,455.34 | 147,509.34 | 138.6 |

| MONTH | DENTAL REVENUE | <------------ DENTAL PAID CLAIMS BASIC | MAJOR | ORTHO | TOTAL ------------> | CLAIMS RATIO | <------- TOTAL HEALTH AND DENTAL REVENUE | PAID CLAIMS | CLAIMS RATIO -------> |
|---|---|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | | | |

HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 006

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| MONTH | DENTAL REVENUE | <------------ DENTAL PAID CLAIMS ------------> BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | <------- TOTAL HEALTH AND DENTAL -------> REVENUE | PAID CLAIMS | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|---|---|
| 2006-12 | | | | | | | 8,297.27 | 12,474.42 | 150.3 |
| 2006-11 | | | | | | | 6,790.80 | 11,517.93 | 169.6 |
| 2006-10 | | | | | | | 9,265.34 | 6,429.23 | 69.4 |
| TOTAL | | | | | | | 24,353.41 | 30,421.58 | 124.9 |

| MONTH | DENTAL REVENUE | <------------ DENTAL PAID CLAIMS ------------> BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | <------- TOTAL HEALTH AND DENTAL -------> REVENUE | PAID CLAIMS | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | | | |

# Annual Claims Summary for Retiree Medical and Life Plans for 2007

BLUE CROSS PAGE : 1

GROUP LIFE EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

SUMMARY OF REVENUE AND CLAIMS

RATE ANNIVERSARY DATE : JAN

| MONTH | LIFE REVENUE | LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| | | <--- PAID CLAIMS ---> | | | | | | |
| 2007-12 | 13,871.75 | | | | | | | |
| 2007-11 | 13,913.11 | | | | | | | |
| 2007-10 | 13,741.17 | 79,000.00 | | | | 10,000.00 | | 89,000.00 |
| 2007-09 | 13,705.03 | | | | | | | |
| 2007-08 | 13,892.50 | | | | | | | |
| 2007-07 | 13,656.82 | 97,000.00 | | | | | | 97,000.00 |
| 2007-06 | 13,740.78 | | | | | | | |
| 2007-05 | 13,802.89 | | | | | | | |
| 2007-04 | 14,127.54 | 175,000.00 | | | | | | 175,000.00 |
| 2007-03 | 14,100.22 | | | | | 10,000.00 | 100,000.00 | 110,000.00 |
| 2007-02 | 14,161.18 | 239,000.00 | | | | | | 239,000.00 |
| 2007-01 | 4,783.34 | | | | | | | |
| TOTAL | 157,496.33 | 590,000.00 | | | | 20,000.00 | 100,000.00 | 710,000.00 |

| MONTH | LIFE REVENUE | LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| | | <--- PAID CLAIMS ---> | | | | | | |
| TOTAL | | | | | | | | |

GROUP LIFE EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

SUMMARY OF REVENUE AND CLAIMS

RATE ANNIVERSARY DATE : JAN

| | | <------ | PAID | CLAIMS | ------> | | | |
|---|---|---|---|---|---|---|---|---|
| MONTH | LIFE REVENUE | LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
| 2007-12 | 1,003.31 | | | | | | | |
| 2007-11 | 1,003.31 | 10,000.00 | | | | 10,000.00 | | 20,000.00 |
| 2007-10 | 1,011.67 | 10,000.00 | | | | | | 10,000.00 |
| 2007-09 | 1,015.85 | | | | | | | |
| 2007-08 | 994.95 | | | | | | | |
| 2007-07 | 966.90 | 20,000.00 | | | | | | 20,000.00 |
| 2007-06 | 999.90 | | | | | | | |
| 2007-05 | 991.54 | | | | | | | |
| 2007-04 | 984.83 | | | | | | | |
| 2007-03 | 974.82 | 10,000.00 | | | | | | 10,000.00 |
| 2007-02 | 949.08 | | | | | 10,000.00 | | 10,000.00 |
| 2007-01 | 993.96 | | | | | | | |
| TOTAL | 11,890.12 | 50,000.00 | | | | 20,000.00 | | 70,000.00 |

| | | <------ | PAID | CLAIMS | ------> | | | |
|---|---|---|---|---|---|---|---|---|
| MONTH | LIFE REVENUE | LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
| TOTAL | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | <---- HEALTH PAID CLAIMS ---- HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL ----> | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| 2007-12 | 41,399.36 | 1,190.00 | 4,073.85 | 1,238.99 | 43,270.18 | 49,773.02 | 120.2 |
| 2007-11 | 41,589.79 | 170.00 | 5,601.48 | 3,535.00 | 30,090.46 | 39,396.94 | 94.7 |
| 2007-10 | 41,072.74 | 425.00 | 5,181.56 | 2,380.00 | 27,416.18 | 35,402.74 | 86.2 |
| 2007-09 | 41,263.17 | 1,275.00 | 3,523.24 | 1,965.10 | 28,400.18 | 35,163.52 | 85.2 |
| 2007-08 | 42,269.56 | | 6,847.17 | 3,144.00 | 31,711.04 | 41,702.21 | 98.7 |
| 2007-07 | 41,507.84 | 255.00 | 3,617.69 | 2,622.50 | 45,388.80 | 51,883.99 | 125.0 |
| 2007-06 | 41,752.51 | | 7,496.16 | 3,814.80 | 30,081.77 | 41,392.73 | 99.1 |
| 2007-05 | 41,997.18 | 935.00 | 7,560.36 | 2,990.00 | 33,268.38 | 44,753.74 | 106.6 |
| 2007-04 | 42,813.14 | | 5,149.00 | 1,734.00 | 32,578.05 | 39,461.05 | 92.2 |
| 2007-03 | 42,622.71 | | 5,076.48 | 3,450.49 | 29,207.73 | 37,734.70 | 88.5 |
| 2007-02 | 42,649.24 | | 3,328.91 | 2,281.24 | 27,640.31 | 33,250.46 | 78.0 |
| 2007-01 | 41,480.13 | 170.00 | 9,146.69 | 2,252.30 | 41,675.09 | 53,244.08 | 128.4 |
| TOTAL | 502,417.37 | 4,420.00 | 66,602.59 | 31,408.42 | 400,728.17 | 503,159.18 | 100.1 |

| MONTH | HEALTH REVENUE | <---- HEALTH PAID CLAIMS ---- HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL ----> | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| | | <---- HEALTH PAID CLAIMS ----> | | | | | |
|---|---|---|---|---|---|---|---|
| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
| 2007-12 | 37,133.72 | 204.00 | 5,567.58 | 840.00 | 70,705.60 | 77,317.18 | 208.2 |
| 2007-11 | 37,133.72 | 3,264.00 | 7,033.28 | 1,262.50 | 45,052.77 | 56,612.55 | 152.5 |
| 2007-10 | 37,369.21 | 544.00 | 7,457.95 | 2,076.00 | 45,097.05 | 55,175.00 | 147.6 |
| 2007-09 | 37,525.98 | 748.00 | 4,694.71 | 885.00 | 50,461.40 | 56,789.11 | 151.3 |
| 2007-08 | 36,742.13 | 136.00 | 5,491.03 | 825.00 | 43,248.11 | 49,700.14 | 135.3 |
| 2007-07 | 36,820.85 | 6,256.00 | 4,978.95 | 1,046.00 | 64,028.37 | 76,309.32 | 207.2 |
| 2007-06 | 36,899.57 | 512.00 | 4,356.97 | 1,770.00 | 42,536.48 | 49,175.45 | 133.3 |
| 2007-05 | 36,586.03 | | 5,554.57 | 1,625.50 | 47,147.58 | 54,327.65 | 148.5 |
| 2007-04 | 36,351.21 | | 5,798.64 | 900.00 | 44,468.07 | 51,166.71 | 140.8 |
| 2007-03 | 36,352.55 | 340.00 | 6,725.36 | 1,618.00 | 44,040.68 | 52,724.04 | 145.0 |
| 2007-02 | 35,488.64 | 748.00 | 2,849.11 | 2,022.40 | 44,388.25 | 50,007.76 | 140.9 |
| 2007-01 | 37,605.37 | 884.00 | 3,918.89 | 331.20 | 58,954.12 | 64,088.21 | 170.4 |
| TOTAL | 442,008.98 | 13,636.00 | 64,427.04 | 15,201.60 | 600,128.48 | 693,393.12 | 156.9 |

| | | <---- HEALTH PAID CLAIMS ----> | | | | | |
|---|---|---|---|---|---|---|---|
| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
| TOTAL | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 006

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <------ HEALTH PAID CLAIMS ------> | | | | | |
| 2007-12 | 9,601.49 | | 164.00 | | 19,961.12 | 20,125.12 | 209.6 |
| 2007-11 | 9,679.54 | | 1,648.87 | 400.00 | 12,397.37 | 14,446.24 | 149.2 |
| 2007-10 | 10,693.99 | | 2,516.24 | 467.76 | 12,276.86 | 15,260.86 | 142.7 |
| 2007-09 | 9,366.67 | | 582.06 | 150.00 | 12,501.75 | 13,233.81 | 141.3 |
| 2007-08 | 9,366.67 | | 215.74 | 124.00 | 10,611.13 | 10,950.87 | 116.9 |
| 2007-07 | 9,366.67 | | 2,801.25 | 349.20 | 19,777.04 | 22,927.49 | 244.8 |
| 2007-06 | 9,210.57 | | 918.34 | 630.00 | 14,580.88 | 16,129.22 | 175.1 |
| 2007-05 | 9,210.57 | | 1,138.95 | 77.40 | 11,686.44 | 12,902.79 | 140.1 |
| 2007-04 | 9,210.57 | | 2,773.44 | 258.00 | 13,189.75 | 16,221.19 | 176.1 |
| 2007-03 | 9,994.42 | 272.00 | 769.82 | 150.00 | 11,886.95 | 13,078.77 | 130.9 |
| 2007-02 | 8,504.77 | 68.00 | 376.00 | 206.00 | 11,114.66 | 11,764.66 | 138.3 |
| 2007-01 | 12,098.42 | | 548.80 | 201.00 | 16,018.18 | 16,767.98 | 138.6 |
| TOTAL | 116,304.35 | 340.00 | 14,453.51 | 3,013.36 | 166,002.13 | 183,809.00 | 158.0 |

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <------ HEALTH PAID CLAIMS ------> | | | | | |
| TOTAL | | | | | | | |

HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| MONTH | DENTAL REVENUE | DENTAL PAID CLAIMS: BASIC | DENTAL PAID CLAIMS: MAJOR | DENTAL PAID CLAIMS: ORTHO | DENTAL PAID CLAIMS: TOTAL | CLAIMS RATIO | TOTAL HEALTH AND DENTAL: REVENUE | TOTAL HEALTH AND DENTAL: PAID CLAIMS | TOTAL HEALTH AND DENTAL: CLAIMS RATIO |
|---|---|---|---|---|---|---|---|---|---|
| 2007-12 | 2,247.78 | 1,732.84 | | | 1,732.84 | 77.1 | 43,647.14 | 51,505.86 | 118.0 |
| 2007-11 | 2,247.78 | 1,627.26 | | | 1,627.26 | 72.4 | 43,837.57 | 41,024.20 | 93.6 |
| 2007-10 | 2,247.78 | 2,180.20 | | | 2,180.20 | 97.0 | 43,320.52 | 37,582.94 | 86.8 |
| 2007-09 | 2,247.78 | 485.59 | | | 485.59 | 21.6 | 43,510.95 | 35,649.11 | 81.9 |
| 2007-08 | 2,247.78 | 1,337.16 | | | 1,337.16 | 59.5 | 44,517.34 | 43,039.37 | 96.7 |
| 2007-07 | -540.24 | 1,464.40 | | | 1,464.40 | -271.0 | 40,967.60 | 53,348.39 | 130.2 |
| 2007-06 | 2,557.56 | 1,850.60 | | | 1,850.60 | 72.4 | 44,310.07 | 43,243.33 | 97.6 |
| 2007-05 | 2,587.42 | 1,383.26 | | | 1,383.26 | 53.5 | 44,584.60 | 46,137.00 | 103.5 |
| 2007-04 | 2,587.42 | 1,478.45 | | | 1,478.45 | 57.1 | 45,400.56 | 40,939.50 | 90.2 |
| 2007-03 | 2,587.42 | 3,076.26 | | | 3,076.26 | 118.9 | 45,210.13 | 40,810.96 | 90.3 |
| 2007-02 | 2,627.54 | 926.65 | | | 926.65 | 35.3 | 45,276.78 | 34,177.11 | 75.5 |
| 2007-01 | 2,567.82 | 2,034.56 | | | 2,034.56 | 79.2 | 44,047.95 | 55,278.64 | 125.5 |
| TOTAL | 26,213.84 | 19,577.23 | | | 19,577.23 | 74.7 | 528,631.21 | 522,736.41 | 98.9 |

| MONTH | DENTAL REVENUE | DENTAL PAID CLAIMS: BASIC | DENTAL PAID CLAIMS: MAJOR | DENTAL PAID CLAIMS: ORTHO | DENTAL PAID CLAIMS: TOTAL | CLAIMS RATIO | TOTAL HEALTH AND DENTAL: REVENUE | TOTAL HEALTH AND DENTAL: PAID CLAIMS | TOTAL HEALTH AND DENTAL: CLAIMS RATIO |
|---|---|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------- TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| 2007-12 | | | | | | | 37,133.72 | 77,317.18 | 208.2 |
| 2007-11 | | | | | | | 37,133.72 | 56,612.55 | 152.5 |
| 2007-10 | | | | | | | 37,369.21 | 55,175.00 | 147.6 |
| 2007-09 | | | | | | | 37,525.98 | 56,789.11 | 151.3 |
| 2007-08 | | | | | | | 36,742.13 | 49,700.14 | 135.3 |
| 2007-07 | | | | | | | 36,820.85 | 76,309.32 | 207.2 |
| 2007-06 | | | | | | | 36,899.57 | 49,175.45 | 133.3 |
| 2007-05 | | | | | | | 36,586.03 | 54,327.65 | 148.5 |
| 2007-04 | | | | | | | 36,351.21 | 51,166.71 | 140.8 |
| 2007-03 | | | | | | | 36,352.55 | 52,724.04 | 145.0 |
| 2007-02 | | | | | | | 35,488.64 | 50,007.76 | 140.9 |
| 2007-01 | | | | | | | 37,605.37 | 64,088.21 | 170.4 |
| TOTAL | | | | | | | 442,008.98 | 693,393.12 | 156.9 |

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------- TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| TOTAL | | | | | | | | | |

HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 006

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------ TOTAL HEALTH AND DENTAL ------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| 2007-12 | | | | | | | 9,601.49 | 20,125.12 | 209.6 |
| 2007-11 | | | | | | | 9,679.54 | 14,446.24 | 149.2 |
| 2007-10 | | | | | | | 10,693.99 | 15,260.86 | 142.7 |
| 2007-09 | | | | | | | 9,366.67 | 13,233.81 | 141.3 |
| 2007-08 | | | | | | | 9,366.67 | 10,950.87 | 116.9 |
| 2007-07 | | | | | | | 9,366.67 | 22,927.49 | 244.8 |
| 2007-06 | | | | | | | 9,210.57 | 16,129.22 | 175.1 |
| 2007-05 | | | | | | | 9,210.57 | 12,902.79 | 140.1 |
| 2007-04 | | | | | | | 9,210.57 | 16,221.19 | 176.1 |
| 2007-03 | | | | | | | 9,994.42 | 13,078.77 | 130.9 |
| 2007-02 | | | | | | | 8,504.77 | 11,764.66 | 138.3 |
| 2007-01 | | | | | | | 12,098.42 | 16,767.98 | 138.6 |
| TOTAL | | | | | | | 116,304.35 | 183,809.00 | 158.0 |

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------ TOTAL HEALTH AND DENTAL ------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| TOTAL | | | | | | | | | |

# Annual Claims Summary for Retiree Medical and Life Plans for 2008

BLUE CROSS



GROUP LIFE EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

SUMMARY OF REVENUE AND CLAIMS

RATE ANNIVERSARY DATE : JAN

| MONTH | LIFE REVENUE | PAID CLAIMS: LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| 2008-12 | 13,827.50 | | | | | 10,000.00 | 50,000.00 | 60,000.00 |
| 2008-11 | 13,705.38 | | | | | | | |
| 2008-10 | 13,946.95 | | | | | | | |
| 2008-09 | 13,823.49 | | | | | | | |
| 2008-08 | 14,125.91 | | | | | | | |
| 2008-07 | 14,036.08 | | | | | | | |
| 2008-06 | 14,001.01 | | | | | | | |
| 2008-05 | 14,293.59 | | | | | | | |
| 2008-04 | 14,236.28 | | | | | | | |
| 2008-03 | 14,298.16 | | | | | | | |
| 2008-02 | 14,263.32 | | | | | | | |
| 2008-01 | 14,341.69 | | | | | | | |
| TOTAL | 168,899.36 | | | | | 10,000.00 | 50,000.00 | 60,000.00 |

| MONTH | LIFE REVENUE | PAID CLAIMS: LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | | |

GROUP LIFE EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

SUMMARY OF REVENUE AND CLAIMS

RATE ANNIVERSARY DATE : JAN

| MONTH | LIFE REVENUE | LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| | | <--- PAID CLAIMS | | | ---> | | | |
| 2008-12 | 872.19 | | | | | | | |
| 2008-11 | 858.00 | | | | | | | |
| 2008-10 | 850.41 | | | | | | | |
| 2008-09 | 846.23 | | | | | | | |
| 2008-08 | 847.88 | | | | | | | |
| 2008-07 | 832.81 | | | | | | | |
| 2008-06 | 826.10 | | | | | 20,000.00 | | 20,000.00 |
| 2008-05 | 1,006.61 | 10,000.00 | | | | 10,000.00 | | 20,000.00 |
| 2008-04 | 1,010.79 | 10,000.00 | | | | | | 10,000.00 |
| 2008-03 | 1,017.50 | | | | | | | |
| 2008-02 | 1,014.97 | | | | | | | |
| 2008-01 | 1,004.96 | | | | | | | |
| TOTAL | 10,988.45 | 20,000.00 | | | | 30,000.00 | | 50,000.00 |

| MONTH | LIFE REVENUE | LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| | | <--- PAID CLAIMS | | | ---> | | | |
| TOTAL | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <---------- HEALTH PAID CLAIMS | | | ----------> | | |
| 2008-12 | 48,457.06 | | 6,933.90 | 2,357.40 | 46,040.02 | 55,331.32 | 114.2 |
| 2008-11 | 47,747.89 | | 6,579.22 | 2,633.61 | 31,252.49 | 40,465.32 | 84.7 |
| 2008-10 | 49,332.42 | 765.00 | 9,247.28 | 1,458.50 | 35,909.44 | 47,380.22 | 96.0 |
| 2008-09 | 48,859.64 | 765.00 | 5,798.25 | 3,575.00 | 37,951.12 | 48,089.37 | 98.4 |
| 2008-08 | 50,444.17 | | 12,074.78 | 1,982.00 | 34,931.46 | 48,988.24 | 97.1 |
| 2008-07 | 50,207.78 | | 8,627.29 | 1,855.50 | 32,054.09 | 42,536.88 | 84.7 |
| 2008-06 | 50,680.56 | | 5,526.88 | 3,785.00 | 50,866.55 | 60,178.43 | 118.7 |
| 2008-05 | 50,987.15 | 595.00 | 5,951.80 | 2,105.00 | 32,548.08 | 41,199.88 | 80.8 |
| 2008-04 | 50,750.76 | | 6,282.03 | 1,687.00 | 33,221.98 | 41,191.01 | 81.2 |
| 2008-03 | 50,750.76 | 85.00 | 7,652.82 | 2,190.00 | 30,968.98 | 40,896.80 | 80.6 |
| 2008-02 | 50,750.76 | 680.00 | 3,880.47 | 3,617.00 | 37,518.06 | 45,695.53 | 90.0 |
| 2008-01 | 51,485.72 | | 5,703.86 | 1,736.00 | 31,156.59 | 38,596.45 | 75.0 |
| TOTAL | 600,454.67 | 2,890.00 | 84,258.58 | 28,982.01 | 434,418.86 | 550,549.45 | 91.7 |

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <---------- HEALTH PAID CLAIMS | | | ----------> | | |
| TOTAL | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | <----- HOSPITAL | E.H.B. | HEALTH PAID CLAIMS VISION | DRUGS | TOTAL -----> | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| 2008-12 | 49,512.21 | 68.00 | 4,404.04 | 1,980.00 | 69,010.95 | 75,462.99 | 152.4 |
| 2008-11 | 49,719.31 | | 6,325.85 | 1,396.00 | 51,050.09 | 58,771.94 | 118.2 |
| 2008-10 | 49,309.85 | 544.00 | 5,291.39 | 2,330.00 | 49,062.10 | 57,227.49 | 116.1 |
| 2008-09 | 49,411.03 | 680.00 | 7,295.81 | 2,100.00 | 49,830.22 | 59,906.03 | 121.2 |
| 2008-08 | 49,413.40 | | 6,570.08 | 1,045.40 | 52,144.53 | 59,760.01 | 120.9 |
| 2008-07 | 48,596.85 | 1,156.00 | 9,411.92 | 1,902.00 | 48,174.45 | 60,644.37 | 124.8 |
| 2008-06 | 48,594.48 | 272.00 | 4,911.24 | 994.00 | 75,302.49 | 81,479.73 | 167.7 |
| 2008-05 | 48,286.20 | 5,508.00 | 6,677.11 | 1,384.00 | 50,869.69 | 64,438.80 | 133.5 |
| 2008-04 | 48,695.66 | 1,428.00 | 6,303.04 | 1,841.00 | 46,895.19 | 56,467.23 | 116.0 |
| 2008-03 | 49,105.12 | 1,700.00 | 5,248.11 | 2,162.00 | 51,538.53 | 60,648.64 | 123.5 |
| 2008-02 | 49,206.30 | 1,088.00 | 5,519.83 | 2,012.00 | 47,540.41 | 56,160.24 | 114.1 |
| 2008-01 | 48,695.66 | 408.00 | 6,489.78 | 674.00 | 56,084.37 | 63,656.15 | 130.7 |
| TOTAL | 588,546.07 | 12,852.00 | 74,448.20 | 19,820.40 | 647,503.02 | 754,623.62 | 128.2 |

| MONTH | HEALTH REVENUE | <----- HOSPITAL | E.H.B. | HEALTH PAID CLAIMS VISION | DRUGS | TOTAL -----> | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 006

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | <---- HEALTH PAID CLAIMS ----> HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| 2008-12 | 12,835.46 | 1,088.00 | 1,461.38 | 388.00 | 18,001.54 | 20,938.92 | 163.1 |
| 2008-11 | 13,249.66 | 136.00 | 868.94 | 194.00 | 12,065.61 | 13,264.55 | 100.1 |
| 2008-10 | 12,835.46 | 476.00 | 1,360.50 | 361.20 | 13,509.86 | 15,707.56 | 122.4 |
| 2008-09 | 12,835.46 | | 524.48 | 272.40 | 12,964.24 | 13,761.12 | 107.2 |
| 2008-08 | 12,939.01 | | 701.60 | | 12,089.17 | 12,790.77 | 98.9 |
| 2008-07 | 12,939.01 | | 1,246.52 | 238.00 | 13,077.20 | 14,561.72 | 112.5 |
| 2008-06 | 12,939.01 | | 172.16 | 719.60 | 18,547.26 | 19,439.02 | 150.2 |
| 2008-05 | 12,939.01 | | 1,471.22 | 190.00 | 14,631.86 | 16,293.08 | 125.9 |
| 2008-04 | 12,939.01 | | 876.64 | 191.60 | 14,154.60 | 15,222.84 | 117.7 |
| 2008-03 | 12,835.46 | 68.00 | 1,556.00 | 191.60 | 13,562.08 | 15,377.68 | 119.8 |
| 2008-02 | 12,731.91 | | 1,592.77 | | 13,153.62 | 14,746.39 | 115.8 |
| 2008-01 | 12,731.91 | 136.00 | 815.84 | | 14,363.97 | 15,315.81 | 120.3 |
| TOTAL | 154,750.37 | 1,904.00 | 12,648.05 | 2,746.40 | 170,121.01 | 187,419.46 | 121.1 |

| MONTH | HEALTH REVENUE | <---- HEALTH PAID CLAIMS ----> HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | |

HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------ TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| 2008-12 | 2,066.04 | 1,542.52 | | | 1,542.52 | 74.7 | 50,523.10 | 56,873.84 | 112.6 |
| 2008-11 | 2,139.88 | 596.68 | | | 596.68 | 27.9 | 49,887.77 | 41,062.00 | 82.3 |
| 2008-10 | 2,139.88 | 560.26 | | | 560.26 | 26.2 | 51,472.30 | 47,940.48 | 93.1 |
| 2008-09 | 1,255.96 | 1,588.46 | | | 1,588.46 | 126.5 | 50,115.60 | 49,677.83 | 99.1 |
| 2008-08 | 2,328.28 | 662.99 | | | 662.99 | 28.5 | 52,772.45 | 49,651.23 | 94.1 |
| 2008-07 | 2,405.96 | 2,698.32 | | | 2,698.32 | 112.2 | 52,613.74 | 45,235.20 | 86.0 |
| 2008-06 | 2,405.96 | 1,734.83 | | | 1,734.83 | 72.1 | 53,086.52 | 61,913.26 | 116.6 |
| 2008-05 | 2,483.64 | 1,310.30 | | | 1,310.30 | 52.8 | 53,470.79 | 42,510.18 | 79.5 |
| 2008-04 | 2,483.64 | 862.25 | | | 862.25 | 34.7 | 53,234.40 | 42,053.26 | 79.0 |
| 2008-03 | 2,483.64 | 1,172.18 | | | 1,172.18 | 47.2 | 53,234.40 | 42,068.98 | 79.0 |
| 2008-02 | 2,450.50 | 995.69 | | | 995.69 | 40.6 | 53,201.26 | 46,691.22 | 87.8 |
| 2008-01 | 2,495.04 | 1,898.21 | | | 1,898.21 | 76.1 | 53,980.76 | 40,494.66 | 75.0 |
| TOTAL | 27,138.42 | 15,622.69 | | | 15,622.69 | 57.6 | 627,593.09 | 566,172.14 | 90.2 |

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------ TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| TOTAL | | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| | | <------------- DENTAL PAID CLAIMS -------------> | | | | | <------- TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| 2008-12 | | | | | | | 49,512.21 | 75,462.99 | 152.4 |
| 2008-11 | | | | | | | 49,719.31 | 58,771.94 | 118.2 |
| 2008-10 | | | | | | | 49,309.85 | 57,227.49 | 116.1 |
| 2008-09 | | | | | | | 49,411.03 | 59,906.03 | 121.2 |
| 2008-08 | | | | | | | 49,413.40 | 59,760.01 | 120.9 |
| 2008-07 | | | | | | | 48,596.85 | 60,644.37 | 124.8 |
| 2008-06 | | | | | | | 48,594.48 | 81,479.73 | 167.7 |
| 2008-05 | | | | | | | 48,286.20 | 64,438.80 | 133.5 |
| 2008-04 | | | | | | | 48,695.66 | 56,467.23 | 116.0 |
| 2008-03 | | | | | | | 49,105.12 | 60,648.64 | 123.5 |
| 2008-02 | | | | | | | 49,206.30 | 56,160.24 | 114.1 |
| 2008-01 | | | | | | | 48,695.66 | 63,656.15 | 130.7 |
| TOTAL | | | | | | | 588,546.07 | 754,623.62 | 128.2 |

| | | <------------- DENTAL PAID CLAIMS -------------> | | | | | <------- TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| TOTAL | | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 006

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------- TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| 2008-12 | | | | | | | 12,835.46 | 20,938.92 | 163.1 |
| 2008-11 | | | | | | | 13,249.66 | 13,264.55 | 100.1 |
| 2008-10 | | | | | | | 12,835.46 | 15,707.56 | 122.4 |
| 2008-09 | | | | | | | 12,835.46 | 13,761.12 | 107.2 |
| 2008-08 | | | | | | | 12,939.01 | 12,790.77 | 98.9 |
| 2008-07 | | | | | | | 12,939.01 | 14,561.72 | 112.5 |
| 2008-06 | | | | | | | 12,939.01 | 19,439.02 | 150.2 |
| 2008-05 | | | | | | | 12,939.01 | 16,293.08 | 125.9 |
| 2008-04 | | | | | | | 12,939.01 | 15,222.84 | 117.7 |
| 2008-03 | | | | | | | 12,835.46 | 15,377.68 | 119.8 |
| 2008-02 | | | | | | | 12,731.91 | 14,746.39 | 115.8 |
| 2008-01 | | | | | | | 12,731.91 | 15,315.81 | 120.3 |
| TOTAL | | | | | | | 154,750.37 | 187,419.46 | 121.1 |

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------- TOTAL HEALTH AND DENTAL -------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| TOTAL | | | | | | | | | |

# Claims Summary for
# Retiree Medical and Life Plans for
# Year-to-Date 2009

GROUP LIFE EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

SUMMARY OF REVENUE AND CLAIMS

RATE ANNIVERSARY DATE : JAN

| MONTH | LIFE REVENUE | PAID CLAIMS: LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| 2009-07 | 16,881.73 | | | | | | | |
| 2009-06 | 15,696.44 | | | | | | | |
| 2009-05 | 15,511.00 | | | | | | | |
| 2009-04 | 16,321.95 | | | | | | | |
| 2009-03 | 15,706.35 | | | | | | | |
| 2009-02 | 15,834.48 | | | | | | | |
| 2009-01 | 15,668.71 | | | | | | | |
| TOTAL | 111,620.66 | | | | | | | |

| MONTH | LIFE REVENUE | PAID CLAIMS: LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
|---|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | | |

BLUE CROSS

PAGE : 1

GROUP LIFE EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

SUMMARY OF REVENUE AND CLAIMS

RATE ANNIVERSARY DATE : JAN

| | | <--- PAID CLAIMS ---> | | | | | | |
|---|---|---|---|---|---|---|---|---|
| MONTH | LIFE REVENUE | LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
| 2009-07 | 1,101.81 | 10,000.00 | | | | | | 10,000.00 |
| 2009-06 | 1,092.39 | 10,000.00 | | | | | | 10,000.00 |
| 2009-05 | 1,094.57 | | | | | | | |
| 2009-04 | 1,090.34 | | | | | 10,000.00 | | 10,000.00 |
| 2009-03 | 1,087.20 | 10,000.00 | | | | | | 10,000.00 |
| 2009-02 | 1,066.44 | 10,000.00 | | | | | | 10,000.00 |
| 2009-01 | 1,075.81 | | | | | 10,000.00 | | 10,000.00 |
| TOTAL | 7,608.56 | 40,000.00 | | | | 20,000.00 | | 60,000.00 |

| | | <--- PAID CLAIMS ---> | | | | | | |
|---|---|---|---|---|---|---|---|---|
| MONTH | LIFE REVENUE | LIFE | OPTIONAL LIFE | A.D. & D. | OPTIONAL A.D. & D. | DEPENDENT LIFE | OPTIONAL DEP. LIFE | TOTAL |
| TOTAL | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | <---- HEALTH PAID CLAIMS ---- HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL ----> | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| 2009-07 | 55,445.73 | 170.00 | 4,781.53 | 2,326.00 | 40,260.37 | 47,537.90 | 85.7 |
| 2009-06 | 50,943.68 | 170.00 | 7,973.34 | 4,077.00 | 59,021.83 | 71,242.17 | 139.8 |
| 2009-05 | 52,188.30 | | 6,104.72 | 1,429.37 | 36,633.30 | 44,167.39 | 84.6 |
| 2009-04 | 52,424.04 | 2,140.00 | 8,138.88 | 2,023.70 | 30,733.15 | 43,035.73 | 82.1 |
| 2009-03 | 52,424.04 | 255.00 | 6,122.62 | 2,234.00 | 33,104.07 | 41,715.69 | 79.6 |
| 2009-02 | 53,296.54 | | 8,607.24 | 2,788.70 | 34,350.09 | 45,746.03 | 85.8 |
| 2009-01 | 52,218.96 | | 7,520.33 | 2,182.80 | 32,603.62 | 42,306.75 | 81.0 |
| TOTAL | 368,941.29 | 2,735.00 | 49,248.66 | 17,061.57 | 266,706.43 | 335,751.66 | 91.0 |

| MONTH | HEALTH REVENUE | <---- HEALTH PAID CLAIMS ---- HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL ----> | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

RATE ANNIVERSARY DATE : JAN

SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | HEALTH PAID CLAIMS: HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| 2009-07 | 56,009.39 | 3,400.00 | 4,403.68 | 1,820.00 | 52,555.22 | 62,178.90 | 111.0 |
| 2009-06 | 55,321.76 | 68.00 | 7,296.90 | 2,854.50 | 84,564.29 | 94,783.69 | 171.3 |
| 2009-05 | 56,009.39 | | 9,784.73 | 1,884.00 | 55,506.82 | 67,175.55 | 119.9 |
| 2009-04 | 55,437.69 | 136.00 | 5,272.18 | 1,578.00 | 53,066.59 | 60,052.77 | 108.3 |
| 2009-03 | 55,664.25 | 544.00 | 6,454.84 | 1,790.00 | 59,325.57 | 68,114.41 | 122.4 |
| 2009-02 | 54,860.69 | 272.00 | 4,963.05 | 411.00 | 51,902.23 | 57,548.28 | 104.9 |
| 2009-01 | 54,976.62 | 408.00 | 3,631.78 | 1,030.00 | 52,596.39 | 57,666.17 | 104.9 |
| TOTAL | 388,279.79 | 4,828.00 | 41,807.16 | 11,367.50 | 409,517.11 | 467,519.77 | 120.4 |

| MONTH | HEALTH REVENUE | HEALTH PAID CLAIMS: HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | |

BLUE CROSS



# HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 006

RATE ANNIVERSARY DATE : JAN

## SUMMARY OF HEALTH REVENUE AND CLAIMS

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <---- HEALTH PAID CLAIMS ----> | | | | | |
| 2009-07 | 14,833.74 | | 2,757.66 | 516.60 | 14,533.53 | 17,807.79 | 120.0 |
| 2009-06 | 14,949.67 | | 2,327.76 | 440.00 | 21,636.18 | 24,403.94 | 163.2 |
| 2009-05 | 13,588.78 | | 1,123.19 | 396.00 | 16,156.64 | 17,675.83 | 130.1 |
| 2009-04 | 13,657.55 | | 2,100.30 | 432.00 | 14,224.32 | 16,756.62 | 122.7 |
| 2009-03 | 14,601.88 | 612.00 | 1,961.15 | 680.00 | 14,330.67 | 17,583.82 | 120.4 |
| 2009-02 | 14,717.81 | 1,088.00 | 1,930.53 | 150.00 | 13,988.76 | 17,157.29 | 116.6 |
| 2009-01 | 14,833.74 | 476.00 | 728.01 | | 14,534.41 | 15,738.42 | 106.1 |
| TOTAL | 101,183.17 | 2,176.00 | 12,928.60 | 2,614.60 | 109,404.51 | 127,123.71 | 125.6 |

| MONTH | HEALTH REVENUE | HOSPITAL | E.H.B. | VISION | DRUGS | TOTAL | CLAIMS RATIO |
|---|---|---|---|---|---|---|---|
| | | <---- HEALTH PAID CLAIMS ----> | | | | | |
| TOTAL | | | | | | | |

HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 004

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| | | <---- DENTAL PAID CLAIMS ----> | | | | | <---- TOTAL HEALTH AND DENTAL ----> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| 2009-07 | 2,173.03 | 879.14 | | | 879.14 | 40.5 | 57,618.76 | 48,417.04 | 84.0 |
| 2009-06 | 1,774.38 | 2,088.34 | | | 2,088.34 | 117.7 | 52,718.06 | 73,330.51 | 139.1 |
| 2009-05 | 1,774.38 | 1,227.03 | | | 1,227.03 | 69.2 | 53,962.68 | 45,394.42 | 84.1 |
| 2009-04 | 1,774.38 | 1,031.82 | | | 1,031.82 | 58.2 | 54,198.42 | 44,067.55 | 81.3 |
| 2009-03 | 1,774.38 | 301.52 | | | 301.52 | 17.0 | 54,198.42 | 42,017.21 | 77.5 |
| 2009-02 | 1,842.68 | 1,114.87 | | | 1,114.87 | 60.5 | 55,139.22 | 46,860.90 | 85.0 |
| 2009-01 | 1,842.68 | 574.20 | | | 574.20 | 31.2 | 54,061.64 | 42,880.95 | 79.3 |
| TOTAL | 12,955.91 | 7,216.92 | | | 7,216.92 | 55.7 | 381,897.20 | 342,968.58 | 89.8 |

| | | <---- DENTAL PAID CLAIMS ----> | | | | | <---- TOTAL HEALTH AND DENTAL ----> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| TOTAL | | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 005

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------ TOTAL HEALTH AND DENTAL ------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| 2009-07 | | | | | | | 56,009.39 | 62,178.90 | 111.0 |
| 2009-06 | | | | | | | 55,321.76 | 94,783.69 | 171.3 |
| 2009-05 | | | | | | | 56,009.39 | 67,175.55 | 119.9 |
| 2009-04 | | | | | | | 55,437.69 | 60,052.77 | 108.3 |
| 2009-03 | | | | | | | 55,664.25 | 68,114.41 | 122.4 |
| 2009-02 | | | | | | | 54,860.69 | 57,548.28 | 104.9 |
| 2009-01 | | | | | | | 54,976.62 | 57,666.17 | 104.9 |
| TOTAL | | | | | | | 388,279.79 | 467,519.77 | 120.4 |

| | | <------------ DENTAL PAID CLAIMS ------------> | | | | | <------ TOTAL HEALTH AND DENTAL ------> | | |
|---|---|---|---|---|---|---|---|---|---|
| MONTH | DENTAL REVENUE | BASIC | MAJOR | ORTHO | TOTAL | CLAIMS RATIO | REVENUE | PAID CLAIMS | CLAIMS RATIO |
| TOTAL | | | | | | | | | |

BLUE CROSS



HEALTH AND DENTAL EXPERIENCE REPORT

POLICY NO. : 93489

NEWFOUNDLAND POWER INC.

DIVISION : 006

RATE ANNIVERSARY DATE : JAN

SUMMARY OF DENTAL REVENUE AND CLAIMS

| MONTH | DENTAL REVENUE | <------------- DENTAL PAID CLAIMS BASIC | MAJOR | ORTHO | TOTAL -------------> | CLAIMS RATIO | <------- TOTAL HEALTH AND DENTAL REVENUE | PAID CLAIMS | CLAIMS RATIO -------> |
|---|---|---|---|---|---|---|---|---|---|
| 2009-07 | | | | | | | 14,833.74 | 17,807.79 | 120.0 |
| 2009-06 | | | | | | | 14,949.67 | 24,403.94 | 163.2 |
| 2009-05 | | | | | | | 13,588.78 | 17,675.83 | 130.1 |
| 2009-04 | | | | | | | 13,657.55 | 16,756.62 | 122.7 |
| 2009-03 | | | | | | | 14,601.88 | 17,583.82 | 120.4 |
| 2009-02 | | | | | | | 14,717.81 | 17,157.29 | 116.6 |
| 2009-01 | | | | | | | 14,833.74 | 15,738.42 | 106.1 |
| TOTAL | | | | | | | 101,183.17 | 127,123.71 | 125.6 |

| MONTH | DENTAL REVENUE | <------------- DENTAL PAID CLAIMS BASIC | MAJOR | ORTHO | TOTAL -------------> | CLAIMS RATIO | <------- TOTAL HEALTH AND DENTAL REVENUE | PAID CLAIMS | CLAIMS RATIO -------> |
|---|---|---|---|---|---|---|---|---|---|
| TOTAL | | | | | | | | | |