

| | A | B | C | D | E | F | G | H | I |
|----|--|-------------------------------|---|--|--|---|---|--|--|
| 1 | CA PLAIN LANGUAGE SPREADSHEET v. 1 | | | | | | | | |
| 2 | Company Name: The Prudential Insurance Company of America | | | | | | | | |
| 3 | Company ID number for this filing: CA-CHIP-2013-JP | | | | | | | | |
| 4 | SERFF ID number for this filing: PRUD-129114205 | | | | | | | | |
| 5 | For the expense period on which the rates are based, premium attributed to: | | | | | | | | |
| 6 | Policy Form Numbers | Marketing Names | Medical Costs prior to rate increase | Medical Costs after rate increase | Administrative costs prior to rate increase | Administrative costs after rate increase | Profit/margin projected prior to rate increase | Profit/margin projected after rate increase | Comments |
| 7 | CHIP 34500C-E Major Medical Conversion | CHIP Major Med Conversion | 27.1% | 24.9% | N/A | N/A | 72.9% | 75.1% | California state only; Cash claims for year 2012 are provided as medical costs. Prudential does not use administrative costs in development of proposed rates or calculating minimum medical loss ratio. Profit is calculated as premiums collected subtracted from claims paid. |
| 8 | CHIP 34500C-E Major Medical Conversion | CHIP Major Med Conversion | 383.6% | 352.0% | N/A | N/A | -283.6% | -252.0% | Nationwide experience; Cash claims for year 2012 are provided as medical costs. Prudential does not use administrative costs in development of proposed rates or calculating minimum medical loss ratio. Profit is calculated as premiums collected subtracted from claims paid. |
| 9 | CHIP 34500C-E Major Medical Non-Conversion | CHIP Major Med Non-Conversion | 206.9% | 189.8% | N/A | N/A | -106.9% | -89.8% | California state only; Cash claims for year 2012 are provided as medical costs. Prudential does not use administrative costs in development of proposed rates or calculating minimum medical loss ratio. Profit is calculated as premium collected subtracted from claims paid. |
| 10 | CHIP 34500C-E Major Medical Non-Conversion | CHIP Major Med Non-Conversion | 192.6% | 176.7% | N/A | N/A | -92.6% | -76.7% | Nationwide experience; Cash claims for year 2012 are provided as medical costs. Prudential does not use administrative costs in development of proposed rates or calculating minimum medical loss ratio. Profit is calculated as premium collected subtracted from claims paid. |