

DATE: DECEMBER 1, 2000

TO: INSURANCE COMPANIES LICENSED IN PENNSYLVANIA AND OTHER ENTITIES
LICENSED TO SELL HEALTH CARE RELATED PRODUCTS IN PENNSYLVANIA
ATTN: PRESIDENTS OR CHIEF EXECUTIVE OFFICERS

FROM: M. DIANE KOKEN
INSURANCE COMMISSIONER

RE: **2000 ANNUAL STATEMENT FILING INSTRUCTIONS AND CURRENT ISSUES**

To assist your company in filing its 2000 Annual Statement and related documents with the Pennsylvania Insurance Department (“Department”), a filing checklist with instructions is enclosed. This information is also available on the Department’s website at www.insurance.state.pa.us. To locate the information, click on the green Companies button on the left hand margin, select Financial Statement Filing Instructions and then scroll until you locate your type of company.

Insurers are not required to file financial information in an electronic format with the Pennsylvania Insurance Department. An electronic filing, however, must be made with the NAIC, either on the NAIC website at www.naic.org or by diskette. The NAIC will provide a separate notice to assist you in filing with them.

The Department’s Annual Statement filing instructions will be discontinued in hard copy next year, except by request. The Department is committed to continuing to make changes to streamline regulatory compliance and improve the efficiency of the Department. Your cooperation in utilizing our website as a primary source of information for regulatory requirements enables us to reduce paper, postage and processing expenses. Working together, we can make a difference in the quality and ease of availability of services in the Commonwealth.

Last year a special request was made to update our website information. The Department again requests that you review and complete the enclosed special request questionnaire to update your company profile, if necessary. Your cooperation in this process will assist the Department in our goal of maintaining a high level of customer service by providing accurate information that is useful to our website visitors.

I am also pleased to announce that memos providing guidance on current issues of interest have been added to our website. Information that impacts all entities, such as the implementation of the *NAIC Accounting Practices and Procedures Manual* as of March 2000, effective January 1, 2001, are available. Information impacting only specific sectors of the insurance industry in Pennsylvania can also be found on the website. This would include the recently enacted RBC legislation for Health Care entities. I would encourage you to visit our website, and more importantly, to offer us your feedback on ways in which we can improve the site to be more useful.

If your company does not have Internet access or if you have any questions or suggestions regarding information on our website, please contact Kaushik K. Patel at (717) 787-5890 for assistance.

HEALTH MAINTENANCE ORGANIZATIONS

COMPANY NAME: _____ **NAIC Company Code:** _____

Contact: _____ **Telephone:** _____

REQUIRED FILINGS IN THE STATE OF: PENNSYLVANIA **Filings Made During the Year 2001**

(1) Check- list	(2) Line #	(3) Required Filings For Pennsylvania 40 P.S. §§ 1556.1 and 1561	Number of Copies			(5) Due Date	(6) Form Source *	(7) Notes **
			Domestic		Foreign/ Alien			
			State (PA)	NAIC	State (PA)			
		I. NAIC FINANCIAL STATEMENTS						
	1	Annual Statement (8 ½"x14")	3	1	1	3/1	NAIC	M,Y
	1.1	Printed Schedule A detail	3	1	xxx	3/1	NAIC	
	1.2	Printed Schedule B detail	3	1	xxx	3/1	NAIC	
	1.3	Printed Schedule BA detail	3	1	xxx	3/1	NAIC	
	1.4	Printed Schedule D – Parts 1-6 detail (excluding Part 1A)	3	1	xxx	3/1	NAIC	
	1.5	Printed Schedule DA – Part 1 detail	3	1	xxx	3/1	NAIC	
	1.6	Printed Schedule E – Part 1 detail	3	1	xxx	3/1	NAIC	
	1.7	Officers & Directors Information	xxx	1	xxx	3/1	NAIC	
	2	Quarterly Financial Statement (8 ½" x 14")	3	1	1	5/15, 8/15, 11/15	NAIC	M,N,X
	3	Annual Statement Electronic Filing	xxx	1	xxx	3/1	NAIC	
	3.1	Quarterly Statement Electronic Filing	xxx	1	xxx	5/15, 8/15, 11/15	NAIC	N,X
	4	Supplemental Electronic Filing	xxx	1	xxx	4/2	NAIC	
	5	June Electronic Filing	xxx	1	xxx	6/1	NAIC	L
	6	State Filing Fees	1	xxx	1	See Note	State	C
		II. NAIC SUPPLEMENTS						
	11	Management Discussion & Analysis	3	1	3	4/2	Company	
	12	Medicare Supplement Insurance Experience Exhibit	3	1	xxx	3/1	NAIC	
	13	Risk-Based Capital Report	1	1	xxx	3/1	NAIC	O
	14	Risk-Based Capital Electronic Filing	xxx	1	xxx	3/1	NAIC	
	15	Statement of Actuarial Opinion	3	1	3	3/1	Company	
	16	Supplemental Compensation Exhibit	3	xxx	xxx	3/1	NAIC	P
	17	SVO Compliance Certification	3	1	3	3/1, 5/15, 8/15, 11/15	NAIC	N
		III. AUDITED FINANCIAL STATEMENTS						
	51	Accountants Letter of Qualifications	3	xxx	xxx	6/1	Company	Q
	52	Audited Financial Statements	3	1	1	6/1	Company	
	53	Audited Financial Statements Exemption Affidavit	xxx	xxx	xxx	See Note	Company	R
	54	Independent CPA Rotation	3	xxx	xxx	See Note	Company	S
	55	Notification of Adverse Financial Condition	3	xxx	1	6/1	Company	
	56	Report of Significant Deficiencies in Internal Controls	3	xxx	1	8/1	Company	T
	57	Request for Exemption to File	xxx	xxx	xxx	See Note	Company	R
	58	CPA "Awareness" Letter	3	xxx	xxx	See Note	Company	U
	59	Notification of Change in CPA Letters	1	xxx	xxx	See Note	Company	V
		IV. STATE REQUIRED FILINGS						
	101	Filings Checklist (with Column 1 completed)	xxx	xxx	xxx	See Instructions	State	
	102	Business Plan	1	xxx	xxx	3/15	Company	AA

(1) Check- list	(2) Line #	(3) Required Filings For Pennsylvania 40 P.S. §§ 1556.1 and 1561	Number of Copies			(5) Due Date	(6) Form Source *	(7) Notes **
			Domestic		Foreign/ Alien			
			State (PA)	NAIC	State (PA)			
	103	10-K / 10-Q	1	xxx	xxx	See Note	Company	W
	104	Annual Holding Company Registration Statement	1	xxx	xxx	4/2	Company	
	105	Integrated Delivery System (“IDS”) Contracts	1	xxx	xxx	See Note	Company	Z
	106	Variance Report, if applicable	1	xxx	xxx	5/15, 8/15, 11/15	Company	BB
	107	Amounts Due From Affiliates / Annual Schedule G-2	1	xxx	xxx	5/15, 8/15, 11/15	Company	CC
		V. GUIDANCE ON SELECT ISSUES						
		Insurers in a Holding Company System	xxx	xxx	xxx	See Note	Company	DD
		Real Estate Appraisals	xxx	xxx	xxx	See Note	Company	EE
		Custodial Agreements	xxx	xxx	xxx	See Note	Company	FF

xxx A filing is not required to be submitted to either PA and/or the NAIC per the column heading.

* If NAIC is shown as Form Source, the form may be obtained from the appropriate vendor. For your convenience a listing of vendors that supply both forms and statement jackets is provided in this packet. See note M. In addition, domestic insurers may request statement blanks from the Pennsylvania Insurance Department at a nominal fee, see Note A for contact person information.

** Notes A to K apply to all filings.

New for 2000:

June Electronic Filing was added as item 5.

For insurers filing quarterly financial statements pursuant to note N, quarterly hard copy and electronic financial statement filings are now required to be submitted to the NAIC per lines 2 and 3.1.

CHECKLIST GENERAL INSTRUCTIONS PENNSYLVANIA 2000

<u>Col.</u>	<u>Descrip.</u>	<u>Instructions - HMO</u>
(1)	Checklist	The checklist <u>may</u> be used when submitting a filing; however, you are not required to file the checklist with either the Pennsylvania Insurance Department or the NAIC. If you choose to use the checklist, please place a check mark or X in column 1 for each item that is filed.
(2)	Line #	A standard filing number used for easy reference if you have questions. This line # may change from year to year.
(3)	Required Filings	<p>Filings with the Department are to be made in hard copy. The 2000 Annual Statement must be filed in book form with all pages securely fastened inside the annual statement jacket. Annual and quarterly statement pages must be printed on double side and may not be reproduced with data on only one side of the page. However, Schedule D insert pages and required one-page supplements may be reproduced with one-sided print.</p> <p>Companies are not required to file financial information in an electronic format with the Pennsylvania Insurance Department. However, an electronic filing must be made with the NAIC, either on the NAIC website at www.naic.org or by diskette. Companies that file with the NAIC via the internet are not required to submit diskettes to the NAIC. The NAIC will be providing additional instructions to assist you in filing with the NAIC.</p> <p>Please be advised that the checklist and instructions are not intended to be an all-inclusive notice of required filings. Therefore, supplemental exhibits and other filings may also be required of any company.</p> <p>The Annual Statement Electronic Filing includes the annual statement and all supplements due March 1, per the Annual Statement Instructions. This includes all detail investments schedules and other supplements for which printed detail is exempted per the Annual Statement Instructions. This submission includes all PDF files for annual statement data.</p> <p>The Quarterly Statement Electronic Filing includes the complete quarterly filing and the PDF files for all quarterly data.</p> <p>The Supplemental Electronic Filing includes all supplements due April 1, per the Annual Statement Instructions. This submission includes all PDF files for supplemental schedules and exhibits.</p> <p>The June Electronic Filing includes the PDF file for the Audited Financial Statements.</p>
(4)	Number of Copies	Indicates the required number of copies to be filed for each type of form. xxx indicates a filing is not required to be submitted to either PA and/or the NAIC per the column heading.
(5)	Due Date	Indicates the date on which the company must file the form.
(6)	Form Source	<p>“NAIC” means the company must obtain the form from the appropriate vendor. See Note M.</p> <p>“State” means that Pennsylvania will provide the forms upon request.</p> <p>“Company” means that the company, or its representative (e.g., its CPA firm), must provide the form based upon the appropriate state instructions or the <i>NAIC Annual Statement Instructions</i>.</p>
(7)	Notes	The letters in this column correspond to the notes contained in the “Notes Pennsylvania 2000” section. Please read each applicable note carefully before submitting a filing.

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A	Filings Contact Person:	Kaushik K. Patel, Chief Financial Analysis Division Phone: (717)787-5890 E-Mail: analysis@ins.state.pa.us		
B	Mailing Address:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;">State: Kaushik K. Patel, Chief Financial Analysis Division Commonwealth of Pennsylvania Insurance Department Room 1345 Strawberry Square Harrisburg, PA 17120</td> <td style="width: 50%; vertical-align: top;">NAIC: NAIC Data Base 2301 McGee, Suite 800 Kansas City, MO 64108-2504 (816) 842-3600</td> </tr> </table>	State: Kaushik K. Patel, Chief Financial Analysis Division Commonwealth of Pennsylvania Insurance Department Room 1345 Strawberry Square Harrisburg, PA 17120	NAIC: NAIC Data Base 2301 McGee, Suite 800 Kansas City, MO 64108-2504 (816) 842-3600
State: Kaushik K. Patel, Chief Financial Analysis Division Commonwealth of Pennsylvania Insurance Department Room 1345 Strawberry Square Harrisburg, PA 17120	NAIC: NAIC Data Base 2301 McGee, Suite 800 Kansas City, MO 64108-2504 (816) 842-3600			
C	Filing Fees:	<p>There is a \$125 Annual Statement filing fee. Your company <i>will be invoiced after</i> the 2000 Annual Statement is received and processed by the Department.</p> <p>Please note that the invoice for <u>Foreign and Alien</u> companies will include a \$40 fee for renewal of your Certificate of Authority. When you pay the invoice, please send one check for \$165 payable to the Commonwealth of Pennsylvania.</p>		
D	Delivery Instructions:	All filings must be postmarked no later than the indicated due date.		
E	Late Filings:	Late filings will be penalized as authorized by law.		
F	Original Signatures:	<p>Domestic Insurers: At least one hard copy financial statement filing must contain original signatures of the officers and the notary. For the second hard copy, a photocopy of the original signed jurat page is permitted.</p> <p>Foreign/Alien Insurers: A photocopy of the original signed jurat page is permitted.</p> <p>All Insurers: Financial statement filings may not carry stamped facsimile signatures.</p>		
G	Signature Notarization Certification:	<p>Department policy is that the Jurat Page must be signed by the insurer's <i>President, Secretary, and Treasurer</i> for any annual, quarterly, or amended statements.</p> <p>The name and address of any consulting person or organization who participated in the preparation of the annual statement must be noted on the Jurat Page (Page 1), of the statement.</p>		
H	Amended Filings:	<p>Domestic company amended items must be filed with PA and the NAIC. Amendments are to be filed along with a letter of explanation for each amended item and a statement as to what impact the amendments had on the year end Risk Based Capital Report.</p> <p>If any amendments are determined by the company to impact the results of the RBC calculation as reported on the Five Year Historical page of the annual statement, then a revised RBC report must be filed along with an amended 5 Year Historical page.</p> <p>Signature requirements for the original filing noted above in Notes F and G should be followed for any amendment.</p>		

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I	Extension for Filings:	Please note that there is no provision in the insurance laws of Pennsylvania that permit granting an extension for the filing of the annual or quarterly statements.		
J	Bar Codes:	Required only for NAIC filings, please follow the instructions in the NAIC Annual Statement Instructions.		
K	NONE Filings:	Blank items, i.e., schedules, interrogatory responses or Notes to the Financial Statements will not be considered properly filed. If no entries are to be made, write "None" or "Not Applicable" or complete the appropriate interrogatory of the Supplemental Exhibits and Schedules Interrogatories.		
L	Filings discontinued or modified materially since last year:	<p>June Electronic Filing was added as item 5.</p> <p>For insurers filing quarterly financial statements pursuant to note N, quarterly hard copy and electronic financial statement filings are now required to be submitted to the NAIC per lines 2 and 3.1.</p>		
M	Vendors for Blanks:	<p>Booke Seminars 1100 Reynolds Blvd. Winston Salem, NC 27105 800-277-1120</p>	<p>Bowne Insurance Division 800 Central Boulevard Carlstadt, NJ 07072 800-223-3103</p>	<p>Global Financial Press 1845 Walnut Street Philadelphia, PA 19103 215-977-7300</p>
N	Quarterly Filings:	<p>Please be aware that your company <i>may be</i> requested to file 2001 quarterly filings with this Department at a later date. If so, the due dates listed in column 5 apply.</p> <p>Only annual reports are required if your company does not receive a request to file quarterly reports.</p>		
O	Risk Based Capital Report:	<p>Senate Bill No. 1003 was enacted effective June 22, 2000, and became Act 62-2000. The requirements apply to health maintenance organizations, preferred provided organizations and Blues-type plans (hospital plan corporations and professional health services plan corporations). Such entities are required to file by March 1 of each year a Risk Based Capital report. The phase-in provisions found in Section 515-B applied only to the year-end 1999 results. Therefore, any company filing an RBC report with a ratio triggering one of the events should anticipate that the Department may take appropriate regulatory action.</p> <p>RBC Reports are confidential pursuant to Section 511-B of Act 62-2000.</p>		
P	Supplemental Compensation Exhibit:	<p>Part I of the instructions are modified as follows for Pennsylvania domestic insurers that are licensed in PA only and that had total direct written premiums of less than \$2,000,000 in 2000:</p> <p style="padding-left: 40px;">Insurers shall disclose the compensation of:</p> <ol style="list-style-type: none"> 1. The chief executive officer, 2. Up to four additional persons, regardless of amount, in the following sequence: <ol style="list-style-type: none"> a. Remaining officers whose compensation is not limited to a de minimus fee for attendance at meetings of the board of directors, 		

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		b. Non-officer employees whose compensation exceeds \$35,000 annually.
Q	Accountant's Qualifications Letter:	Statement that the independent CPA consents to the requirements of 31 PA Code §147.11 (relating to definitions, availability and maintenance of independent certified public accountant workpapers) and that the independent CPA consents and agrees to make available for review by the Commissioner, the Commissioner's designee or Department examiners, the workpapers, as defined in 31 PA Code §147.11.
R	CPA Report Exemption:	Automatic if company meets criteria set forth in 31 PA Code § 147.13. Therefore, a request for exemption or an affidavit of exemption is not required.
S	Independent CPA Rotation:	A partner or other person responsible for rendering an audited financial report may not act in that capacity for more than 7-consecutive years. Following a 7-year period of service, the person will be disqualified from acting in that or similar capacity for the same insurer or its insurance subsidiaries or affiliates for 2 years. An insurer may apply in writing, by January 31, 2001 seeking relief from the rotation requirement on the basis of unusual circumstances.
T	CPA – Internal Control Issues:	Due within 60 days of the filing of the audited financial report <u>only if significant deficiencies</u> are noted and remedial actions are not described in the audited financial report.
U	CPA "Awareness" Letter:	Stating that the independent CPA is aware of the provisions of the insurance statutes and regulations that relate to accounting and financial matters of the State in accordance with whose regulation the audited financial report is made and affirming that the independent CPA will express an opinion on the financial statements in terms of their conformity to the statutory accounting practices prescribed or otherwise permitted by the Department, specifying the exceptions the independent CPA may believe appropriate. This letter is <i>not required to be filed annually</i> , but must be maintained as current.
V	Notification of a Change in CPA:	Pursuant to 31 Pa. Code § 147.5(c), three different letters must be filed with the Department when a company engages a CPA other than the one responsible for the immediately preceding filed annual audited financial statement. 1. A notification of dismissal, resignation, etc. letter must be filed within 5 days of the change in CPA, 2. A letter stating whether there were disagreements with the former CPA during the 24 months prior to the change must be filed within 10 days of the first notification letter, and 3. A letter from the former CPA stating that they either agree or disagree with the contents of the second letter must be filed within 60 days of the first letter.
W	10-K and 10-Q Forms:	All stock companies that prepare a 10-K and/or a 10-Q are required to file a copy of these documents with the Pennsylvania Insurance Department no later than the time the original filing is made with the Federal Government.
X	New Health Blank:	Beginning with the quarterly statement as of March 31, 2001, Health Care entities, HMOs, PPOs and the Blues-type plans, will be filing financial information on a newly designed, consolidated health blank. The new health blank will replace the HMO,

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		HMDI and LHSO blanks. Instructions for completing this new blank are available from the NAIC's Publications Department at (816) 783-8300 or at www.naic.org .
Y	Uncovered Liabilities	<p>It is critical that detailed information be provided to the Department regarding the uncovered portion of an HMO's liabilities and expenses. Uncovered healthcare expenditures are a key determinant in an HMO's minimum net worth requirements. 31 PA Code § 301.121(b)(2) states in part "For every operational HMO, minimum net worth equal to the greater of \$1,000,000 or 3 months uncovered health care expenditures for Pennsylvania enrollees as reported on the most recent financial statement filed with the Commissioner." In addition, for HMOs offering a point-of-service product, 31 PA Code §301.202(a)(1) requires "...each HMO desiring to offer a point-of-service product shall first present satisfactory evidence of having a minimum net worth of the highest of \$1.5 million or 2% of premiums, or an amount equal to the sum of 3 months uncovered health care expenditures as reported on the most recent financial statement filed with the Insurance Department."</p> <p>As defined by the NAIC, uncovered liabilities and expenses are those costs to an HMO "for health care services that are the obligation of the HMO for which an enrollee may also be liable in the event of the organization's insolvency." Transaction types within this category would include such costs as those related to a member receiving health care services (covered services such as emergency appendix removal surgery) when out of network, perhaps while on vacation, or locally from a non-participating provider not under contract with the HMO to hold harmless any member should the HMO become insolvent.</p>
Z	IDS Contracts:	Please note that you will receive a separate notice in the near future from the Department concerning the filing requirements for IDS contracts. The notice will provide copies of the filing forms and details to assist you in completing the required filings.
AA	Business Plan:	<p>The key financial amounts and ratios shall be projected on an aggregate basis. The projected amounts and ratios should be as of periods ending 3/31/01, 6/30/01, 9/30/01, and 12/31/01 and should be presented in a columnar format.</p> <p>A sample format for the Year 2001 Business Plan is attached. The plan is to be mailed in a separate envelope.</p>
BB	Variance Report:	If there are any material (20% or more) variances between actual annual and/or quarterly reported amounts or ratios and those projected in the Year 2000 Business Plan, please provide explanations when filing the respective quarterly or annual statement. These explanations are to be mailed in a separate envelope.
CC	Amounts Due From Affiliates / Annual Schedule G-2:	If your company is requested to submit quarterly financial statements pursuant to Note N, complete Annual Statements Schedule G-2 on a quarterly basis and mail it to the Department in a separate envelope.
DD	Insurers in a Holding Company System:	<p>Insurers in a holding company system should be sure that they are in compliance with 40 P.S. § § 991.1405(c)(3), (c)(4) and (c)(5). The provisions are paraphrased below for your convenience.</p> <p>40-10-105(c)(3) Requires at least one-third of the directors of a domestic insurer and at</p>

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		<p>least one-third of the members of each committee of the board of directors to be persons who are not officers or employees of the insurer or of any entity in the holding company system. At least one such person must be included in any quorum for the transaction of business at any meeting of the board of directors or any committee thereof.</p> <p>40-10-105(c)(4) The board of directors of a domestic insurer shall establish one or more committees comprised solely of outside directors which shall have responsibility for recommending the selection of independent certified public accountants, reviewing the insurer's financial condition, the scope and results of the independent audit and any internal audit, nominating candidates for director for election by shareholders or policyholders, evaluating the performance of officers deemed to be principal officers of the insurer and recommending to the board of directors the selection and compensation of the principal officers.</p> <p>40-10-105(c)(5) States that the provisions regarding outside directors shall not apply to a domestic insurer if the person controlling such insurer is an insurer or a publicly held corporation having a board of directors and committees thereof which already meet those requirements.</p>
EE	Real Estate Appraisals:	The requirements for real estate appraisals are set forth in SSAP #40 of the <i>NAIC Accounting Practices and Procedures Manual</i> .
FF	Custodial Agreements:	<p>Department policy regarding custodial agreements requires the following provisions in addition to the requirements set forth in 31 PA Code Chapter 148:</p> <p>A. Securities should be available for immediate withdrawal upon demand of the insurer.</p> <p>B. The bank or trust company as custodian is obligated to indemnify the insurance company for any loss of securities of the insurance company in the bank or trust company's custody occasioned by the negligence or dishonesty of the bank or trust company's officers or employees, or burglary, robbery, holdup, theft or mysterious disappearance, including loss by damage or destruction.</p> <p>C. In the event that there is a loss of securities for which the bank or trust company is obligated to indemnify the insurance company, the securities shall be promptly replaced or the value of the securities and the value of any loss of rights or privileges resulting from said loss of securities shall be promptly replaced.</p>

2001 HMO BUSINESS PLAN

Pro Forma Projections - Statutory Basis

Key Financial Amounts	Cross Reference
Assets	Page 2 Line 22
Amounts Due From Affiliates	Page 2 Lines 5 and 13
Liabilities	Page 3 Line 15
Net Worth	Page 3 Line 24
Investment Revenue	Page 4 Line 4
Aggregate Write-ins for Other Revenue	Page 4 Line 6
Total Revenue	Page 4 Line 7
Total Medical Expenses & Hospital Expenses	Page 4 Line 21
Administrative Expense	Page 4 Line 22
Net Income	Page 4 Line 27
Enrollment Level	Total Members by Product Line, Page 8
Transfer of Risk	<p>Premiums to be paid to any entity under a risk sharing agreement regardless of whether the contract is for the provision of health care services or other services.</p> <p>* Please be advised that this amount is not the same as premiums paid for reinsurance.</p>

Ratios	Formula	Cross Reference
Months in Reserve	$\frac{\text{Net Worth}}{\text{Total Expenses} / 12}$	Page 3 Line 24 Page 4 Line 23
Medical and Hospital Expense Ratio	$\frac{\text{Total Medical and Hospital Expenses}}{\text{Total Revenue} - (\text{Investment Revenue} + \text{Aggregate Write-ins for Other Revenue})}$	Page 4 Line 21 Page 4 Line 7 - (Page 4 Line 4 + Page 4 Line 6)
Administrative Expense Ratio	$\frac{\text{Administrative Expense}}{\text{Total Revenue}}$	Page 4 Line 22 Page 4 Line 7