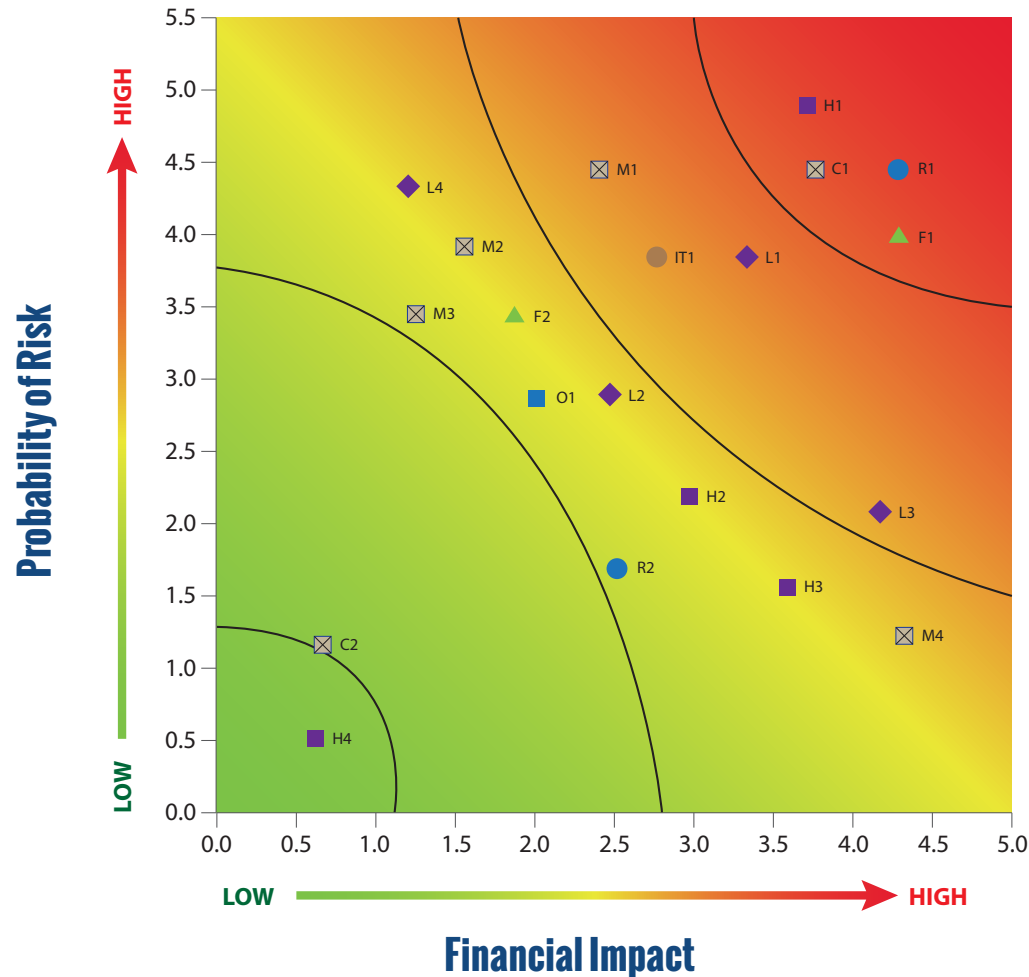


Risk Heat Map: Sample



Very High Risk

- H1 National healthcare
- R1 Potential HIPAA non-compliance
- F1 National healthcare regulation
- C1 Healthcare reform

High Risk

- L1 Specific economic condition
- IT1 Inadequate IT systems
- M1 RBC levels
- L3 Pricing / reserving issues

Moderate Risk

- C1 Pandemics
- H4 Employee voluntary turnover

LEGEND: Financial Impact

- 1 <\$500,000
- 2 \$500,000 to \$1,000,000
- 3 \$1,000,000 to \$5,000,000
- 4 \$5,000,000 to \$15,000,000
- 5 Over \$15,000,000

Medium Risk

- F2 Litigation
- M2 Unfunded mandates / cost shifting
- L2 Adequacy of insurance coverages
- O1 Investments
- H2 Reputational risks
- M3 Provider contracting
- M4 Poor economy
- H3 Succession planning for senior management
- R2 Fluctuation of asset values
- L4 Unanticipated substantial increase in Workers' Compensation reserves

LEGEND: Probability of Risk

- 1 Rare
- 2 Unlikely
- 3 Possible
- 4 Likely
- 5 Almost Certain