9 5 3 7 8 2 0 0 9 3 9 0 0 0 1 0 0

COMPANY INFORMATION PAGE (JURAT)
Health Risk-Based Capital
For the Year Ending December 31, 2009

(A) Company Name UnitedHealthcare Plan of the River Valley, Inc.

(B) NAIC Group 0707 (C) NAIC Company Code 95378 (D) Employer's ID Number 36-3379945

(E) Organized under the Laws of the State of IL

Contact Person for Health Risk-Based Capital:

(F) First Name Joan (G) Middle G (H) Last Name Mincer

(I) Mail Address of Contact Person 1300 River Drive
(Street and Number or P.O Box)

(J) City Moline (K) State IL (L) Zip 61265

(M) Phone Number of RBC Contact Person 309-757-6285

(N) E-mail Address of RBC Contact Person Joan_G_Mincer@UHC.com

(O) Date Prepared 02/19/2010

(P) Preparer (if different than Contact) First Middle Last

(Q) Is this an Original, Amended, or Refiling? (O, A, R) O

(Q1) If Amended, Amendment Number:

(R) Were any items that come directly from the annual statement entered manually to prepare this filing? (Yes/No) NO

(S) Was the entity in business for the entire reporting year? YES

Officers:				
	Name	Daniel Roger Kueter	Christina Regina Palme-Krizak	NOT USED
	Title	President	Secretary	NOT USED

Each says that they are the above described officers of the said insurer, and that this risk-based capital report is a true and fair representation of the company's affairs and has been completed in accordance with the NAIC instructions, according to the best of their information, knowledge and belief, respectively.

(Signature) (Signature) (Signature)

XR001

AFFILIATED COMPANIES RISK - DETAILS

	(1) Name of Affiliate	(2) Affil Type Code	(3) NAIC Company Code or Alien ID Number	(4) Affiliate's RBC After Covariance	(5) Book/Adjusted Carrying Value of Affiliate's Common Stock	(6) Valuation Basis of Col (5) F - Fair A - All Other	(7) Total Value of Affiliate's Outstanding Common Stock	(8) Total Statutory Surplus of Affiliate Subject to RBC	(9) Book/Adjusted Carrying Value of Affiliate's Preferred Stock	(10) Total Value of Affiliate's Outstanding Preferred Stock	(11) Percent Owned (Cols 5 + 9) / (Cols 7 + 10)	(12) H0 Component RBC Required	(13) H1 Component RBC Required
(9999999)	Total	XXX	XXX	0	0	XXX	0	0	0	0	XXX	0	0

XR002

Logic

If Col (6) = F and Col (4) > 0 Do Calculation

Calculation

Col (12) = Min [Col (8) x Col (11), Col (4) x Col (11)]

If [Col (4) x Col (11)] > [Col (5) + Col (9)] then

Col (13) = [Col (5) + Col (9) - Col (12)]

If [Col (4) x Col (11)] <= [Col (5) + Col (9)] then

Col (13) = Max{[Col (5) + Col (9) - Col (8) x Col (11)] x .225, [(Col (4) x Col (11)) - Col (12)]}

Col (13) cannot be less than 0

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

AFFILIATED COMPANIES RISK

	Type of Affiliate	Type Code	Basis	(1) RBC	(2) Count
(1)	Directly Owned Insurer Subject to RBC	1	Affiliate's RBC*	0	0
(2)	Indirectly Owned Insurer Subject to RBC	2	Affiliate's RBC*	0	0
(3)	Directly Owned MCO Subject to RBC	3	Affiliate's RBC*	0	0
(4)	Indirectly Owned MCO Subject to RBC	4	Affiliate's RBC*	0	0
(5)	Investment Subsidiary	5	Affiliate's RBC*	0	0
(6)	Holding Company Excess of Subsidiaries	6	0.300	0	0
(7)	Directly Owned Alien Insurer	7	1.000	0	0
(8)	Indirectly Owned Alien Insurers	8	1.000	0	0
(9)	Investment in Parent	9	0.300	0	0
(10)	Other Affiliates	10	0.300	0	0
(11)	Fair Value Excess Affiliate Common Stock	11	Total of Type Codes 1 through 5 of XR002, Col 13	0	0

* Capped at carrying value on the parent's statement

CROSSCHECKING FOR AFFILIATED INVESTMENTS

Preferred Stock

	Schedule D Part 6 Section 1	Annual Statement Line Number	(1) Annual Statement Total Preferred Stock	(2) Total From RBC Report	(3) Difference
(1)	Parent	0199999		0	0
(2)	U.S. P&C Insurers	0299999		XXX	XXX
(3)	U.S. Life Insurers	0399999		XXX	XXX
(4)	U.S. Health Entity	0499999		XXX	XXX
(5)	Total P&C, Life and Health Insurers		0	0	0
(6)	Alien Insurer	0599999		0	0
(7)	Non-Insurer Which controls Insurers	0699999		0	0
(8)	Investment Subsidiary	0799999		0	0
(9)	Other Affiliates	0899999		0	0
(10)	Subtotal	0999999	0	0	0

Common Stock

		Annual Statement Line Number	(1) Annual Statement Total Common Stock	(2) Total From RBC Report	(3) Difference
(11)	Parent	1099999		0	0
(12)	U.S. P&C Insurers	1199999		XXX	XXX
(13)	U.S. Life Insurers	1299999		XXX	XXX
(14)	U.S. Health Entity	1399999		XXX	XXX
(15)	Total P&C, Life and Health Insurers		0	0	0
(16)	Alien Insurer	1499999		0	0
(17)	Non-Insurer Which controls Insurers	1599999		0	0
(18)	Investment Subsidiary	1699999		0	0
(19)	Other Affiliates	1799999		0	0
(20)	Subtotal	1899999	0	0	0

OFF-BALANCE SHEET COLLATERAL

Asset Category	Annual Statement Source	(1) Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
Fixed Income Assets				
Bonds				
(1) Class 01 - U.S. Government - Direct and Guaranteed	Company Records		0.000	0
(2) Other Class 01 Bonds	Company Records		0.003	0
(3) Total Class 01 Bonds	L(1)+L(2)	0		0
(4) Total Class 02 Bonds	Company Records		0.010	0
(5) Total Class 03 Bonds	Company Records		0.020	0
(6) Total Class 04 Bonds	Company Records		0.045	0
(7) Total Class 05 Bonds	Company Records		0.100	0
(8) Total Class 06 Bonds	Company Records		0.300	0
(9) Total Bonds	L(3)+L(4)+L(5)+L(6)+L(7)+L(8)	0		0
Equity Assets				
Preferred Stock - Unaffiliated				
(10) Class 01 Unaffiliated Preferred Stock	Company Records		0.003	0
(11) Class 02 Unaffiliated Preferred Stock	Company Records		0.010	0
(12) Class 03 Unaffiliated Preferred Stock	Company Records		0.020	0
(13) Class 04 Unaffiliated Preferred Stock	Company Records		0.045	0
(14) Class 05 Unaffiliated Preferred Stock	Company Records		0.100	0
(15) Class 06 Unaffiliated Preferred Stock	Company Records		0.300	0
(16) Total Unaffiliated Preferred Stock	Sum of Lines (10) through (15)	0		0
(17) Common Stock	Company Records		0.150	0
(18) Property & Equipment Assets	Company Records		0.100	0
(19) Other invested assets	Company Records		0.200	0
(20) Total	L(9)+L(16)+L(17)+L(18)+L(19)	0		0

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

FIXED INCOME ASSETS

	Annual Statement Source	(1) Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
BONDS				
(1) Class 01 - U.S. Government - Direct and Guaranteed	Sch D, Pt 1A, Sn 1, Col 6, Line 1.1	113,692,083		
(2) Total Class 01 Bonds	Sch D, Pt 1A, Sn 1, Col 6, Line 10.1-Line 8.1	688,003,912		
(3) Other Class 01 Bonds	L(2) - L(1)	574,311,829	0.003	1,722,935
(4) Total Class 02 Bonds	Sch D, Pt 1A, Sn 1, Col 6, Line 10.2-Line 8.2	29,755,668	0.010	297,557
(5) Total Class 03 Bonds	Sch D, Pt 1A, Sn 1, Col 6, Line 10.3-Line 8.3	0	0.020	0
(6) Total Class 04 Bonds	Sch D, Pt 1A, Sn 1, Col 6, Line 10.4-Line 8.4	0	0.045	0
(7) Total Class 05 Bonds	Sch D, Pt 1A, Sn 1, Col 6, Line 10.5-Line 8.5	0	0.100	0
(8) Total Class 06 Bonds	Sch D, Pt 1A, Sn 1, Col 6, Line 10.6-Line 8.6	0	0.300	0
(9) Total Bonds		717,759,580		2,020,492
MISCELLANEOUS FIXED INCOME ASSETS				
(10) Cash	Page 2, Line 5, inside amount 1	1,723,586	0.003	5,171
(11) Cash Equivalents	Page 2, Line 5, inside amount 2	29,999,924		
(12) Less: Cash Equivalent, Bonds included in Schedule D, Part 1A	Sch E Pt 2, C6 L8399999 in part			
(13) Net Cash Equivalents	L (11) - L (12)	29,999,924	0.003	90,000
(14) Short-Term Investments	Page 2, Line 5, inside amount 3	219,359,308		
(15) Short-Term Bonds*	Sch DA, Pt 1, Col 8, Line 8399999	0		
(16) Exempt Money Market Mutual Funds*	Sch DA, Pt 1, Col 8, Line 8899999	50,000,000		
(17) Class One Money Market Mutual Funds*	Sch DA, Pt 1, Col 8, Line 8999999	169,359,309		
(18) Total Other Short-Term Investments	L(14)-L(15)-L(16)-L(17)	(1)	0.003	0
(19) Mortgage Loans - First Liens	Page 2, Col 3, Line 3.1	0	0.050	0
(20) Mortgage Loans - Other Than First Liens	Page 2, Col 3, Line 3.2	0	0.050	0
(21) Receivable for Securities	Page 2, Col 3, Line 8	0	0.050	0
(22) Aggregate write-ins for invested assets	Page 2, Col 3, Line 9	0	0.050	0
(23) Collateral Loans	Included in Page 2, Col 3, Line 7		0.050	0
(24) Other Long-Term Invested Assets	Included in Page 2, Col 3, Line 7		0.200	0
(25) Total Other Long-term Invested Assets (Page 2, Col 3, Line 7)	L(23)+L(24)	0		
(26) Total Fixed Income Assets RBC	L(9)+L(10)+L(13)+L(18)+L(19)+L(20)+L(21)+L(22)+L(23)+L(24)			2,115,663

* These bonds appear in Schedule D Part 1A Section 1 and are already recognized in the Bond portion of the formula.

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

REPLICATION (SYNTHETIC ASSET) TRANSACTIONS AND MANDITORILY CONVERTIBLE SECURITIES

	(1) RSAT Number	(2) Type	(3) CUSIP	(4) Description of Asset(s)	(5) NAIC Designation or Other Description of Asset	(6) Value of Asset	(7) RBC Requirement
(9999999)	XXX	XXX	XXX	Total	XXX	0	0

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

EQUITY ASSETS

	Annual Statement Source	(1) Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
PREFERRED STOCK - UNAFFILIATED				
(1) Class 01 Preferred Stock	Sch D, Pt 2, Sn 1		0.003	0
(2) Class 02 Preferred Stock	Sch D, Pt 2, Sn 1		0.010	0
(3) Class 03 Preferred Stock	Sch D, Pt 2, Sn 1		0.020	0
(4) Class 04 Preferred Stock	Sch D, Pt 2, Sn 1		0.045	0
(5) Class 05 Preferred Stock	Sch D, Pt 2, Sn 1		0.100	0
(6) Class 06 Preferred Stock	Sch D, Pt 2, Sn 1		0.300	0
(7) Subtotal - Unaffiliated Preferred Stock (Should equal Page 2, Col 3, Line 2.1 less Sch D Sum, Col 1, L18)	Sum of Lines (1) through (6)	0		0
HYBRID SECURITIES - UNAFFILIATED				
(8) Class 01 Hybrid Securities	Sch D, Pt 1A, Sn 1, Col 6, Line 8.1	0	0.003	0
(9) Class 02 Hybrid Securities	Sch D, Pt 1A, Sn 1, Col 6, Line 8.2	0	0.010	0
(10) Class 03 Hybrid Securities	Sch D, Pt 1A, Sn 1, Col 6, Line 8.3	0	0.020	0
(11) Class 04 Hybrid Securities	Sch D, Pt 1A, Sn 1, Col 6, Line 8.4	0	0.045	0
(12) Class 05 Hybrid Securities	Sch D, Pt 1A, Sn 1, Col 6, Line 8.5	0	0.100	0
(13) Class 06 Hybrid Securities	Sch D, Pt 1A, Sn 1, Col 6, Line 8.6	0	0.300	0
(14) Subtotal - Hybrid Securities	Sum of Lines (8) through (13)	0		0
(15) Total Unaffiliated Preferred Stock and Hybrids	Line (7) + Line (14)	0		0
COMMON STOCK - UNAFFILIATED				
(16) Federal Home Loan Bank stock	Company Records		0.023	0
(17) Non-government money market funds	Sch D Pt 2 Sn 2 Col 6 Line 9399999		0.003	0
(18) Total Common Stock	Sch D, Summary, Col 1, Line 25	0		
(19) Affiliated Common Stock	Sch D, Summary, Col 1, Line 24			
(20) Other Unaffiliated Common Stock	L(18)-L(16)-L(17)-L(19)	0	0.150	0
(21) Total Unaffiliated Common Stock	L(16)+L(17)+L(20)	0		0

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

PROPERTY & EQUIPMENT ASSETS

	Annual Statement Source	(1) Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
(1) Properties occupied by the company	Page 2, Col 3, Line 4.1	0	0.100	0
(2) Encumbrances (Property occupied by the company)	Page 2, Line 4.1, inside amount		0.100	0
(3) Properties held for the production of income	Page 2, Col 3, Line 4.2	0	0.100	0
(4) Encumbrances (Property held for production of income)	Page 2, Line 4.2, inside amount		0.100	0
(5) Properties held for sale	Page 2, Col 3, Line 4.3	0	0.100	0
(6) Encumbrances (Property held for sale)	Page 2, Line 4.3, inside amount		0.100	0
(7) Furniture and equipment	L(7.1) + L(7.2) (should equal Page 2, Col 3, Line 19)	0		
(7.1) HC delivery subject to statutory acct depreciation limits	Company Records		0.100	0
(7.2) All other furniture and equipment	Company Records		0.100	0
(8) EDP equipment and software	Page 2, Col 3, Line 18	0	0.100	0
(9) Total Property and Equipment	L(1)+L(2)+L(3)+L(4)+L(5)+L(6)+L(7.1)+L(7.2) +L(8)	0		0

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Home Depo, Inc	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,733,180	0.010	17,332
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,733,180		17,332

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Telecom Italia Corp	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,574,525	0.010	15,745
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,574,525		15,745

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Time Warner Corp	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,562,800	0.010	15,628
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,562,800		15,628

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Tyco Internl Group Corp	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,451,434	0.010	14,514
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,451,434		14,514

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Prudential Financial Corp	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,398,334	0.010	13,983
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,398,334		13,983

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Norfolk Southern Corp	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,286,085	0.010	12,861
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,286,085		12,861

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Mid American Energy Corp	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,199,740	0.010	11,997
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,199,740		11,997

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name CVS Corp	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,092,877	0.010	10,929
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,092,877		10,929

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Devon Financing	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,073,302	0.010	10,733
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,073,302		10,733

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

	(1) Issuer Name Marathon Oil corp	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1)	Class 2 Unaffiliated Bonds	1,038,337	0.010	10,383
(2)	Class 3 Unaffiliated Bonds		0.020	0
(3)	Class 4 Unaffiliated Bonds		0.045	0
(4)	Class 5 Unaffiliated Bonds		0.100	0
(5)	Collateral Loans		0.050	0
(6)	Mortgages		0.050	0
(7)	Class 2 Preferred Stock		0.010	0
(8)	Class 3 Preferred Stock		0.020	0
(9)	Class 4 Preferred Stock		0.045	0
(10)	Class 5 Preferred Stock		0.100	0
(11)	Class 2 Hybrid Securities		0.010	0
(12)	Class 3 Hybrid Securities		0.020	0
(13)	Class 4 Hybrid Securities		0.045	0
(14)	Class 5 Hybrid Securities		0.100	0
(15)	Other Long-Term Invested Assets		0.100	0
(16)	Unaffiliated Common Stock		0.150	0
(17)	Total of Issuer = Lines (1) through (16)	1,038,337		10,383

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

ASSET CONCENTRATION

(1) Issuer Name Grand Total	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) Class 2 Unaffiliated Bonds	13,410,614	0.010	134,105
(2) Class 3 Unaffiliated Bonds	0	0.020	0
(3) Class 4 Unaffiliated Bonds	0	0.045	0
(4) Class 5 Unaffiliated Bonds	0	0.100	0
(5) Collateral Loans	0	0.050	0
(6) Mortgages	0	0.050	0
(7) Class 2 Preferred Stock	0	0.010	0
(8) Class 3 Preferred Stock	0	0.020	0
(9) Class 4 Preferred Stock	0	0.045	0
(10) Class 5 Preferred Stock	0	0.100	0
(11) Class 2 Hybrid Securities	0	0.010	0
(12) Class 3 Hybrid Securities	0	0.020	0
(13) Class 4 Hybrid Securities	0	0.045	0
(14) Class 5 Hybrid Securities	0	0.100	0
(15) Other Long-Term Invested Assets	0	0.100	0
(16) Unaffiliated Common Stock	0	0.150	0
(17) Total of Issuer = Lines (1) through (16)	13,410,614		134,105

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

UNDERWRITING RISK

Experience Fluctuation Risk

	Line of Business	(1) Comprehensive Medical	(2) Medicare Supplement	(3) Dental & Vision	(4) Stand-Alone Medicare Part D Coverage	(5) Other	(6) Total
(1) †	Premium	367,279,379	0	0			367,279,379
(2) †	Title XVIII-Medicare	501,641,763	XXX	XXX	XXX	XXX	501,641,763
(3) †	Title XIX-Medicaid	1,484,680,867	XXX	XXX	XXX	XXX	1,484,680,867
(4) †	Other Health Risk Revenue		XXX	0			0
(5)	Underwriting Risk Revenue = L(1)+L(2)+L(3)+L(4)	2,353,602,009	0	0	0	0	2,353,602,009
(6) †	Net Incurred Claims	1,947,137,366	0	0			1,947,137,366
(7) †	Fee-for-service Offset		XXX	0			0
(8)	Underwriting Risk Incurred Claims = L(6)-L(7)	1,947,137,366	0	0	0	0	1,947,137,366
(9)	Underwriting Risk Claims Ratio = L(8)/L(5)	0.827	0.000	0.000	0.000	0.000	0.827
(10)	Underwriting Risk Factor*	0.091	0.105	0.120	0.251	0.130	XXX
(11)	Base Underwriting Risk RBC = L(5) x L(9) x L(10)	177,125,026	0	0	0	0	177,125,026
(12)	Managed Care Discount Factor	0.854	0.854	0.854	1.000	1.000	XXX
(13)	RBC after Managed Care Discount = L(11) x L(12)	151,264,772	0	0	0	0	151,264,772
(14) †	Maximum per-individual Risk after Reinsurance	0					XXX
(15)	Alternate Risk Charge **	1,500,000	0	0	0	0	XXX
(16)	Alternate Risk Adjustment		0	0	0	0	XXX
(17)	Net Alternate Risk Charge***	1,500,000	0	0	0	0	1,500,000
(18)	Net Underwriting Risk RBC (MAX(L(13),L(17)))	151,264,772	0	0	0	0	151,264,772

TIERED RBC FACTORS*					
	Comprehensive Medical	Medicare Supplement	Dental & Vision	Stand-Alone Medicare Part D Coverage	Other
$0 - $3 Million	0.150	0.105	0.120	0.251	0.130
$3 - $25 Million	0.150	0.067	0.076	0.251	0.130
Over $25 Million	0.090	0.067	0.076	0.151	0.130
ALTERNATE RISK CHARGE** ** The Line (15) Alternate Risk Charge is caculated as follows:					
LESSER OF:	$1,500,000 or 2 x Maximum Individual Risk	$50,000 or 2 x Maximum Individual Risk	$50,000 or 2 x Maximum Individual Risk	$150,000 or 6 x Maximum Individual Risk	$50,000 or 2 x Maximum Individual Risk

† The Annual Statement Sources are found on page XR013

* This column is for a single result for the Comprehensive Medical & Hospital, Medicare Supplement and Dental managed care discount factor.

*** Limited to the largest of the applicable alternate risk adjustments, prorated if necessary.

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

† Annual Statement Source

	Line of Business	(1) Comprehensive Medical	(2) Medicare Supplement	(3) Dental & Vision	(4) Stad-Alone Medicare Part D Coverage	(5) Other	(6) Total
(1)	Premium	P7, C2, L1 + L2	P7, C3, L1 + L2	P7, C4 & C5, L1 + L2			
(2)	Title XVIII-Medicare	P7, C7, L1 + L2	XXX	XXX	XXX	XXX	P7, C7, L1 + L2
(3)	Title XIX-Medicaid	P7, C8, L1 + L2	XXX	XXX	XXX	XXX	P7, C8, L1 + L2
(4)	Other Health Risk Revenue	P7, C2, L4	XXX	P7, C4 & C5, L4			
(6)	Net Incurred Claims	P7, L17, C2+C7+C8	P7, C3, L17	P7, C4 & C5, L17			
(7)	Fee-for-service Offset	P7, C2, L3	XXX	P7, C4 & C5, L3			
(14)	Maximum per-individual Risk after Reinsurance	Gen Int Pt 2 5.31+5.32	Gen Int Pt 2 5.33	Gen Int Pt 2 5.34			XXX

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

	Annual Statement Source	(1) Amount	Factor	(2) RBC Requirement
Other Underwriting Risk				
(19) Business with Rate Guarantees Between 15-36 Months - Direct Premium Earned	Gen Int Pt 2 9.21		0.024	0
(20) Business with Rate Guarantees Over 36 Months - Direct Premium Earned	Gen Int Pt 2 9.22		0.064	0
(21) FEHBP and TRICARE Claims Incurred	UI, Pt 2, Col 6, Line 12.4	17,959,159	0.020	359,183
(22) Stop Loss and Minimum Premium	Company Records		0.250	0
(22.1) Supplemental Benefits within Stand-Alone Medicare Part D Coverage	Company Records		0.210	0
(22.2) Total Other Underwriting Risk	Sum of lines (19) through (22.1)			359,183
Disability Income Premium				
(23) Noncancelable Disability Income - Individual Morbidity	Company Records			
(23.1) First 50 Million Earned Premium of L(23)		0	0.350	0
(23.2) Over 50 Million Earned Premium of L(23)		0	0.150	0
(23.3) Total Noncancelable Disability Income - Individual Morbidity	L(23.1) + L(23.2)			0
(24) Other Disability Income - Individual Morbidity	Company Records			
(24.1) Earned Premium in L(24) [up to $50 million less Premium in L(23.1)]		0	0.250	0
(24.2) Earned Premium in L(24) not included in L(24.1)		0	0.070	0
(24.3) Total Other Disability Income - Individual Morbidity	L(24.1) + L(24.2)			0
(25) Disability Income - Credit Monthly Balance Plans	Company Records			
(25.1) First $50 Million Earned Premium of L(25)		0	0.200	0
(25.2) Over $50 Million Earned Premium of L(25)		0	0.030	0
(25.3) Total Disability Income - Credit Morbidity	L(25.1) + L(25.2)			0
(26) Disability Income - Group Long-term	Company Records			
(26.1) Earned Premium in L(26) [up to $50 million less Premium in L(25.1)]		0	0.150	0
(26.2) Earned Premium in L(26) not included in L(26.1)		0	0.030	0
(26.3) Total Disability Income - Group Long-term	L(26.1) + L(26.2)			0
(27) Disability Income - Credit Single Premium with Additional Reserves	Company Records			
(27.1) Additional Reserves for Credit Disability Plans	Company Records			
(27.2) Additional Reserves for Credit Disability Plans, prior year	Company Records			
(27.3) Sub-total Disability Income - Credit Single Prem w/Addl Reserves	L(27) - L(27.1) + L(27.2)	0		
(27.4) Earned Premium in L(27.3) [up to $50 million less Premium in lines (25.1)+(26.1)]		0	0.100	0
(27.5) Earned Premium in L(27.3) not included in L(27.4)		0	0.030	0
(27.6) Total Disability Income - Credit Single Premium with Additional Reserves	L(27.4) + L(27.5)			0
(28) Disability Income - Credit Single Premium without Additional Reserves	Company Records			
(28.1) Earned Prem in L(28) [up to $50 million less Prem in Lines (25.1)+(26.1)+(27.4)]		0	0.150	0
(28.2) Earned Premium in L(28) not included in L(28.1)		0	0.030	0
(28.3) Total Disability Income - Credit Single Premium without Additional Reserves	L(28.1) + L(28.2)			0
(29) Disability Income - Group Short-term	Company Records			
(29.1) Earned Prem in L(29) [up to $50 million less Prem in lines (25.1)+(26.1)+(27.4)+(28.1)]		0	0.050	0
(29.2) Earned Premium in L(29) not included in L(29.1)		0	0.030	0
(29.3) Total Disability Income - Group Short-term	L(29.1) + L(29.2)			0

LONG-TERM CARE

	Annual Statement Source		(1) Amount	Factor	(2) RBC Requirement
Long-Term Care (LTC) Insurance Premium					
(30) Noncancelable LTC Premium - Rate Risk	Included in Page 7, Col 11, Line 1 and 2			0.100 *	0
(31) All LTC Premium - Morbidity Risk (to $50 million)	Line (34.1) Column (1) up to 50 million		0	0.100	0
(32) LTC Premium (over $50 million) - Morbidity Risk	Remainder of Line (34.1) Column (1) over 50 million		0	0.030	0
(33) Premium-based RBC	Col (2), Line (30) + Line (31) + Line (32)				0

Historical Loss Ratio Experience		(1) Premiums	(2) Incurred Claims	(3) Col. (2)/(1) § Loss Ratio	(4) RBC Requirement
(34.1) Current Year	Company records			0.000	
(34.2) Immediate Prior Year	Company records			0.000	
(34.3) Average Loss Ratio	If loss ratios are used, [Column (3) Line (34.1) + Line (34.2)]/2, otherwise zero			0.000	
(35) Adjusted LTC Claims for RBC	If Column (3) Line (34.3) <> 0, then [Column (1) Line (31) + Line (32)] X Column (3) Line (34.3), else Column (2) Line (34.1)		0		
(35.1) Claims (to $35 million) - Morbidity Risk	Lower of Column (2) Line (35) and $35 million		0	0.370 †	0
(35.2) Claims (over $35 million) - Morbidity Risk	Excess of Column (2) Line (35) over $35 million		0	0.120 ‡	0
(36) LTC Claims Reserves	Company records			0.050	0
(37) Claims-based RBC	Col. (4), L(35.1) + L(35.2)				0
(38) LTC RBC	Col. (2), L(33) + Col. (4), L(36) + L(37)				0

* The factor applies to all Noncelable premium.

† If Column (1), Line (34.1) is positive, then a factor of 0.250 is used. Otherwise, a higher factor of 0.370 is used.

‡ If Column (1), Line (34.1) is positive, then a factor of 0.080 is used. Otherwise, a higher factor of 0.120 is used.

§ If Column (1), Line (34.1) or (34.2) are less than or equal to zero or if Column (2), Line (34.1) or (34.2) are less than zero, the loss ratios are not used and Column (3), Line (34.3) is set to zero.

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

	Annual Statement Source	(1) Amount	Factor	(2) RBC Requirement
Limited Benefit Plans (Individual and Group Combined)				
(39) Hospital Indemnity and Specified Disease	Included in Page 7, Col 9, Line 1 and 2, in part		0.035	0
(39.1) 50,000 if L(39) is greater than zero				0
(39.2) Total Hospital Indemnity and Specified Disease	L(39) + L(39.1)			0
(40) Accidental Death & Dismemberment	Included in Page 7, Col 9, Line 1 and 2, in part			
(40.1) First 10 Million Earned Premium of L(40)		0	0.055	0
(40.2) Over 10 Million Earned Premium of L(40)		0	0.015	0
(40.3) Maximum Retained Risk for any single claim	Company Records			
(40.4) Three times L(40.3)		0		
(40.5) Lesser of L(40.4) or $300,000				0
(40.6) Total AD&D	L(40.1) + L(40.2) + L(40.5)			0
(41) Other Accident	Included in Page 7, Col 9, Line 1 and 2, in part		0.050	0
(42) Premium Stabilization Reserves	Included in U&I, Part 2D, Col 1, Line 4	0	(0.500) *	0
(43) Total, Other Underwriting Risk	L(22.2)+L(23.3)+L(24.3)+L(25.3)+L(26.3)+ L(27.6)+L(28.3)+L(29.3)+L(38)+L(39.2)+ L(40.6)+ L(41)+L(42)			359,183

* This is limited to the total Net Underwriting RBC on XR012, Col (6), Line (18) Less Col (4), and XR014, Col (2), Lines (22.2), (23.3), (24.3), (25.3), (26.3), (27.6), (28.3), (29.3) and XR015 Col (2), Line (33), and XR016 Col (2), Lines (39.2), (40.6), and (41)

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

UNDERWRITING RISK - Managed Care Credit Calculation

	Annual Statement Source	(1) Factor	(2) Paid Claims	(3) Weighted Claims †	(4) Part D Weighted Claims ‡
Managed Care Claims Payments					
(1) Category 0 - Arrangements not Included in Other Categories	Exhibit 7, Pt 1, Col 1, Line 5, in part §	0.000	116,041,437	0	
(2) Category 1 - Payments Made According to Contractual Arrangements	Exhibit 7, Pt 1, Col 1, Line 6, in part §	0.150	1,660,216,834	249,032,525	
(3) Category 2a - Subject to Withholds or Bonuses - Otherwise Category 0	Exhibit 7, Pt 1, Col 1, Line 7, in part §	0.106 *	0	0	
(4) Category 2b - Subject to Withholds or Bonuses - Otherwise Category 1	Exhibit 7, Pt 1, Col 1, Line 8, in part §	0.150 *	112,749,260	16,912,389	
(5) Category 3a - Capitated Payments Directly to Providers		0.600	9,972,064	5,983,238	
(5.1) Capitation Payments - Medical Group - Category 3a	Exhibit 7, Pt 1, Col 1, Line 1, in part §				
(5.2) Capitation Payments - All Other Providers - Category 3a	Exhibit 7, Pt 1, Col 1, Line 3, in part §		9,972,064		
(6) Category 3b - Capitated Payments to Regulated Intermediaries	Included in Exhibit 7, Pt 1, Col 1, Line 2 §	0.600		0	
(7) Category 3c - Capitated Payments to Non-Regulated Intermediaries	Included in Exhibit 7, Pt 1, Col 1, Line 2 §	0.600	10,617,870	6,370,722	
(8) Category 4 - Medical & Hospital Expense Paid as Salary to Providers		0.750	0	0	
(8.1) Non-contingent Salaries - Category 4	Exhibit 7, Pt 1, Col 1, Line 9, in part §				
(8.2) Aggregate Cost Arrangements - Category 4	Exhibit 7, Pt 1, Col 1, Line 1, in part §				
(8.3) Less Fee For Service revenue from ASC or ASO	Company Records				
(9) Sub-Total Paid Claims	Exhibit 7, Pt 1, Col 1, Line 13 - Line 11 - Line 8.3 - Line (12) - Line (13)		1,909,597,465	278,298,874	
Stand - Alone Medicare Part D Coverage Claim Payments					
(10) Category 0 - No Federal Reinsurance or Risk Corridor Protection	Company Records	XXX	XXX		XXX
(11) Category 1 - Federal Reinsurance but no Risk Corridor Protection	Company Records	XXX	XXX		XXX
(12) Category 2a - No Federal Reinsurance but Risk Corridor Protection	Company Records	0.667			0
(13) Category 3a - Federal Reinsurance And Risk Corridor Protection apply	Company Records	0.767			0
(14) Sub-Total Paid Claims	Sum of Lines (10) through (13)		0		0
(15) Total Paid Claims	Sum of Lines (9) and (14)		1,909,597,465		
(16) Weighted Average Managed Care Discount				0.146	0.000
(17) Weighted Average Managed Care Risk Adjustment Factor				0.854	1.000

† This column is for a single result for the Comprehensive Medical & Hospital, Medicare Supplement and Dental managed care discount factor.
‡ This Column is for the Medicare Part D managed care discount factor
§ Stand-Alone Medicare Part D business reported in Lines (12) and (13) would be excluded from these amounts.
* The factor is calculated on page XR018.

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

	Annual Statement Source	(1) Amount
*** Calculation of Category 2 Managed Care Factor**		
(18) Withhold & bonus payments, prior year	Company Records	25,271,278
(19) Withhold & bonuses available, prior year	Company Records	25,583,042
(20) MCC Multiplier - average withhold returned [L(18)/L(19)]		0.988
(21) Withholds & bonuses available, prior year	Company Records	25,583,042
(22) Claims payments subject to withhold, prior year	Company Records	239,737,549
(23) Average withhold rate, prior year [L(21)/L(22)]		0.107
(24) MCC Discount Factor, Category 2 Min{.25,[L(20) x L(23)]}		0.106

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

CREDIT RISK

	Annual Statement Source	(1) Amount	Factor	(2) RBC Requirement
Reinsurance Ceded				
(1) Recoverables on Paid Losses - 100% owned affils	Included in Sch S, Pt 2, Col 6, Line 0499999			
(2) Recoverables on Paid Losses - other affils	Included in Sch S, Pt 2, Col 6, Line 0499999		0.005	0
(3) Recoverables on Paid Losses - Non-affiliates	Sch S, Pt 2, Col 6, Line 0599999		0.005	0
(4) Total Recoverables on Paid Losses	Lines (1) + (2) + (3) (Sch S, Pt 2, Col 6, Line 0699999)	0		0
(5) Recoverables on Unpaid Losses - 100% owned affils	Included in Sch S, Pt 2, Col 7, Line 0499999			
(6) Recoverables on Unpaid Losses - other affils	Included in Sch S, Pt 2, Col 7, Line 0499999		0.005	0
(7) Recoverables on Unpaid Losses - Non-affiliates	Sch S, Pt 2, Col 7, Line 0599999		0.005	0
(8) Total Recoverables on Unpaid Losses	Lines (5) + (6) + (7) (Sch S, Pt 2, Col 7, Line 0699999)	0		0
(9) Unearned premiums - 100% owned affils	Included in Sch S, Pt 3, Sn 2, Col 8, Line 0199999 + Line 0499999			
(10) Unearned premiums - other affils	Included in Sch S, Pt 3, Sn 2, Col 8, Line 0199999 + Line 0499999		0.005	0
(11) Unearned premiums - Non-affiliates	Included in Sch S, Pt 3, Sn 2, Col 8, Line 0299999 + Line 0599999	0	0.005	0
(12) Total unearned premiums	Lines (9) + (10) + (11)	0		0
(13) Other Reserve Credits - 100% owned affils	Included in Sch S, Pt 3, Sn 2, Col 9, Line 0199999 + Line 0499999			
(14) Other Reserve Credits - other affils	Included in Sch S, Pt 3, Sn 2, Col 9, Line 0199999 + Line 0499999		0.005	0
(15) Other Reserve Credits - Non-affiliates	Included in Sch S, Pt 3, Sn 2, Col 9, Line 0299999 + Line 0599999		0.005	0
(16) Total Other Reserve Credits	Lines (13) + (14) + (15)	0		0
(17) Total Reinsurance RBC	L(4)+L(8)+L(12)+L(16)			0
Capitations to Intermediaries				
(18) Total Capitations Paid Directly to Providers	XR017, Col (2), Line (5)	9,972,064		
(19) Less Secured Capitations to Providers	Company Records	0		
(20) Capitation to Providers Subject to Credit Risk Charge	L(18)-L(19)	9,972,064	0.020	199,441
(21) Total Capitations to Intermediaries	XR017, Col (2), Line (6)+(7)	10,617,870		
(22) Less Secured Capitations to Intermediaries	Company Records	0		
(23) Capitations to Intermediaries Subject to Credit Risk Charge	L(21)-L(22)	10,617,870	0.040	424,715
(24) Capitation Credit Risk RBC	L(20)+L(23)			624,156

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

	Annual Statement Source	(1) Amount	Factor	(2) RBC Requirement
Other Receivables				
(25) Investment Income Receivable	Page 2, Col 3, Line 12	5,224,125	0.010	52,241
(26) Health Care Receivables	Exhibit 3, Col 7, Line 0799999	5,364,165		
(26.1) Pharmaceutical Rebate Receivables	Exhibit 3, Col 7, Line 0199999	5,364,165	0.050	268,208
(26.2) Claim Overpayment Receivables	Exhibit 3, Col 7, Line 0299999	0	0.050	0
(26.3) Loan and Advances to Providers	Exhibit 3, Col 7, Line 0399999	0	0.050	0
(26.4) Capitation Arrangement Receivables	Exhibit 3, Col 7, Line 0499999	0	0.050	0
(26.5) Risk Sharing Receivables	Exhibit 3, Col 7, Line 0599999	0	0.050	0
(26.6) Other Heath Care Receivables	Exhibit 3, Col 7, Line 0699999	0	0.050	0
(27) Amounts Receivable relating to uninsured accident and health plans	Included in Page 2, Col 3, Line 15	4,305,290	0.050	215,265
(28) Amounts Due from Parents, Subs, and Affiliates	Page 2, Col 3, Line 21	0	0.050	0
(29) Aggregate Write-ins for other than invested assets	Page 2, Col 3, Line 23	580,083	0.050	29,004
(30) Total Other Receivables RBC	Sum L(25)+Sum L(26.1) through L(29)			564,718
(31) Total Credit RBC	L(17)+L(24)+L(30)			1,188,874

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

BUSINESS RISK

	Annual Statement Source	(1) Amount	Factor*	(2) RBC Requirement
Administrative Expense Risk				
(1) Claims adjustment expenses	Page 4, Col 2, Line 20	58,957,623		
(2) General administrative expenses	Page 4, Col 2, Line 21	252,624,509		
(3) less the Net amount of ASC Revenue and Expenses included in Line 1 and 2	Company Records			
(4) less the Net amount of ASO Revenue and Expenses included in Line 1 and 2	Company Records	(160,240)		
(5) less Admin Expenses for Commission & Premium Taxes	U & I, Part 3, Line 3, in part	89,440,903		
(6) Administrative Expenses Base RBC	L(1)+L(2)-L(3)-L(4)-L(5)	222,301,469	0.040	8,892,059
(7) Proration of Admin Expense to Experience Fluctuation Risk	L(6) x L(20)/(L(21)+L(22))			8,827,927
Non-Underwritten and Limited-Risk				
(8) Administrative expenses for ASC arrangements	Company Records		0.020	0
(9) Administrative expenses for ASO arrangements	Company Records	160,240	0.020	3,205
(10) Medical costs paid through ASC arrangements (Including Fee-for service received from other health entities)	Company Records		0.010	0
(11) Non-Underwritten and Limited Risk Business RBC		160,240		3,205
Guaranty Fund Assessment Risk				
(12) Premiums Subject to Guaranty Fund Assessment	Included in Sch T - Company Records		0.005	0
Excessive Growth Risk				
(13) UW Risk Revenue, Prior Year	2008 XR012, Col (6), Line (5) (manual entry)	1,427,857,714		
(14) UW Risk Revenue, Current Year	2009 XR012, Col (6), Line (5)	2,353,602,009		
(15) Net UW Risk RBC, Prior Year	2008 XR012, Col (6), Line (18) (manual entry)	90,587,600		
(16) Net UW Risk RBC, Current Year	2009 XR012, Col (6), Line (18)	151,264,772		
(17) RBC Growth Safe Harbor	[L(14)/L(13)+.10] x L(15)	158,378,370		
(18) Excess of RBC Growth Over Safe Harbor	Max{0,L(16) - L(17)}	0		
(19) Excessive Growth Risk RBC	.5 x L(18)			0

* The factor for the Administrative Expenses Base RBC is calculated as a weighted average, based on premium volume from XR012

		Premium	Weight	Weighted Premium
(20) Experience Fluctuation Risk Revenue	XR012 Col (6), Line (5)	2,353,602,009		
(21) Premiums Earned	Page 4, Col 2, Line 2 + 3	2,370,700,094		
(22) Risk Revenue	Page 4, Col 2, Line 5	0		
(23) Tier 1 - $0 to $25 million of Line (20)		25,000,000	0.070	1,750,000
(24) Tier 2 - Amount over $25 million of Line (20)		2,328,602,009	0.040	93,144,080
(25) Total Experience Fluctuation Risk Revenue	L(23)+L(24)	2,353,602,009		94,894,080
(26) Administrative Expenses Base RBC Factor	Col (2), Line (25) / Col (1), Line (25)			0.040

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

Calculation of Total Risk-Based Capital After Covariance

		(1) RBC Amount
H0 - ASSET RISK - AFFILIATES W/RBC		
(1) Off-Balance Sheet Items	XR005, Off-Balance Sheet Page - L(15)	379,423
(2) Directly Owned Insurer Subject to RBC	XR003, Affiliates Page - L(1)	0
(3) Indirectly Owned Insurer Subject to RBC	XR003, Affiliates Page - L(2)	0
(4) Directly Owned MCO Subject to RBC	XR003, Affiliates Page - L(3)	0
(5) Indirectly Owned MCO Subject to RBC	XR003, Affiliates Page - L(4)	0
(6) Directly Owned Alien Insurer	XR003, Affiliates Page - L(7)	0
(7) Indirectly Owned Alien Insurers	XR003, Affiliates Page - L(8)	0
(8) Total H0	Sum L(1) through L(7)	379,423
H1 - ASSET RISK - OTHER		
(9) Investment Subsidiary	XR003, Affiliates Page - L(5)	0
(10) Holding Company Excess of Subsidiaries	XR003, Affiliates Page - L(6)	0
(11) Investment in Parent	XR003, Affiliates Page - L(9)	0
(12) Other Affiliates	XR003, Affiliates Page - L(10)	0
(13) Fair Value Excess Affiliate Common Stock	XR003, Affiliates Page - L(11)	0
(14) Fixed Income Assets	XR006, Off-Balance Sheet Collateral, L(9) + L(19) + XR007, Fixed Income Assets Page - L(26)	2,115,663
(15) Replication & Mandatorily Convertible Securities	XR008, Replication/MCS Page - L(9999999)	0
(16) Unaffiliated Preferred Stock and Hybrid Securities	XR006, Off-Balance Sheet Collateral, L(16) + XR009, Equity Assets Page - L(15)	0
(17) Unaffiliated Common Stock	XR006, Off-Balance Sheet Collateral, L(17) + XR009, Equity Assets Page - L(21)	0
(18) Property & Equipment	XR006, Off-Balance Sheet Collateral, L(18) + XR010, Prop/Equip Assets Page - L(9)	0
(19) Asset Concentration	XR011, Grand Total Asset Concentration Page - L(17)	134,105
(20) Total H1	Sum L(9) through L(19)	2,249,768
H2 - UNDERWRITING RISK		
(21) Net Underwriting Risk	XR012, Underwriting Risk Page - L(18)	151,264,772
(22) Other Underwriting Risk	XR014, Underwriting Risk Page - L(22.2)	359,183
(23) Disability Income	XR014, Underwriting Risk Page - L(23.3)+L(24.3)+L(25.3)+L(26.3)+L(27.6)+L(28.3)+L(29.3)	0
(24) Long-Term Care	XR015, Underwriting Risk Page - L(38)	0
(25) Limited Benefit Plans	XR016, Underwriting Risk Page - L(39.2)+L(40.6)+L(41)	0
(26) Premium Stabilization Reserve	XR016, Underwriting Risk Page - L(42)	0
(27) Total H2	Sum L(21) through L(26)	151,623,955

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

		(1) RBC Amount
H3 - CREDIT RISK		
(28) Total Reinsurance RBC	XR019, Credit Risk Page - L(17)	0
(29) Intermediaries Credit Risk RBC	XR019, Credit Risk Page - L(24)	624,156
(30) Total Other Receivables RBC	XR020, Credit Risk Page - L(30)	564,718
(31) Total H3	Sum L(28) through L(30)	1,188,874
H4 - BUSINESS RISK		
(32) Administrative Expense RBC	XR021, Business Risk Page - L(7)	8,827,927
(33) Non-Underwritten and Limited Risk Business RBC	XR021, Business Risk Page - L(11)	3,205
(34) Premiums Subject to Guaranty Fund Assessments	XR021, Business Risk Page - L(12)	0
(35) Excessive Growth RBC	XR021, Business Risk Page - L(19)	0
(36) Total H4	Sum L(32) through L(35)	8,831,132
(37) RBC after Covariance	H0 + Square Root of (H1^2+H2^2+H3^2+H4^2)	152,281,653
(38) Authorized Control Level RBC	.50 x RBC after Covariance	76,140,827

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

CALCULATION OF TOTAL ADJUSTED CAPITAL

	Annual Statement Source	(1) Amount	Factor	(2) Adjusted Capital
Company Amounts				
(1) Capital and Surplus	Page 3, Col 3, Line 31	267,995,789	1.000	267,995,789
Subsidiary Adjustments				
(2) AVR - Life Subsidiaries	Affiliate's statement		1.000	0
(3) Dividend Liability - Life Subsidiaries	Affiliate's statement		0.500	0
(4) Tabular Discounts - P&C Subsidiaries	Affiliate's statement		(1.000)	0
(5) Non-Tabular Discounts - P&C Subsidiaries	Affiliate's statement		(1.000)	0
(6) Total Adjusted Capital, Post-deferred Tax				267,995,789
SENSITIVITY TEST:				
(7) DTA Value for Company	Page 2, Col 3, Line 16.2	7,356,847	1.000	7,356,847
(8) DTL Value for Company	Page 3, Col 3, Line 10.2	1	1.000	1
(9) DTA Value for Insurance Subsidiaries	Company Records		1.000	0
(10) DTL Value for Insurance Subsidiaries	Company Records		1.000	0
(11) Total Adjusted Capital, Pre-deferred Tax (sensitivity)	L(6)-L(7)+L(8)-L(9)+L(10)			260,638,943

RISK BASED CAPITAL FOR THE YEAR 2009 OF THE UnitedHealthcare Plan of the River Valley, Inc.

CALCULATION OF TOTAL ADJUSTED CAPITAL TO RISK-BASED CAPITAL

	Abbreviation	(1) Amount
(1) Total Adjusted Capital, Post Tax		267,995,789
(2) Company Action Level=200% of Authorized Control Level	CAL	152,281,654
(3) Regulatory Action Level=150% of Authorized Control Level	RAL	114,211,241
(4) Authorized Control Level=100% of Authorized Control Level	ACL	76,140,827
(5) Mandatory Control Level=70% of Authorized Control Level	MCL	53,298,579
(6) Level of Action, if Any		NONE
THE FOLLOWING NUMBERS MUST BE REPORTED IN THE FIVE YEAR HISTORY ON THE INDICATED LINE		
Total Adjusted Capital on Line 14 of the Five-Year Historical Data Page		267,995,789
Authorized Control Level Risk-Based Capital on Line 15 of the Five-Year Historical Data Page		76,140,827

TREND TEST

	Annual Statement Source	(1) Amount	(2) Result
(7) Total Revenue	Page 4, Line 8	2,370,700,094	
(8) Underwriting Deductions	Page 4, Line 23	2,276,678,657	
(9) Combined Ratio	Line (8)/Line (7)	96.000	
(10) RBC Ratio	Line(1)/Line (4)	352.000	
(11) Trend Test Result	If Line (10) is between 200% and 300% and Line (9) > 105%, then "Yes", otherwise "No"		NO
(12) Level of Action, if any, including Trend Test		NONE	

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