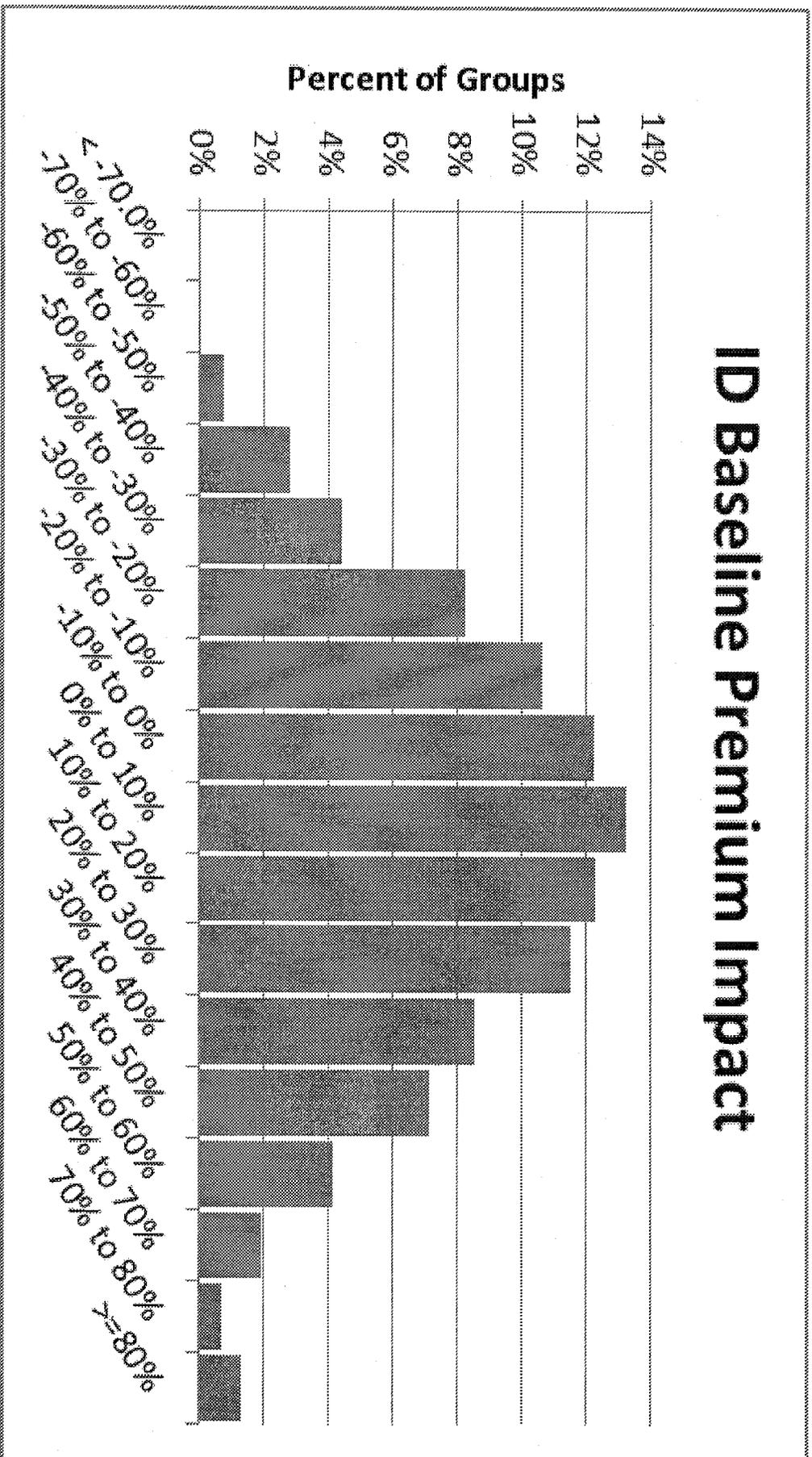


Exhibit M

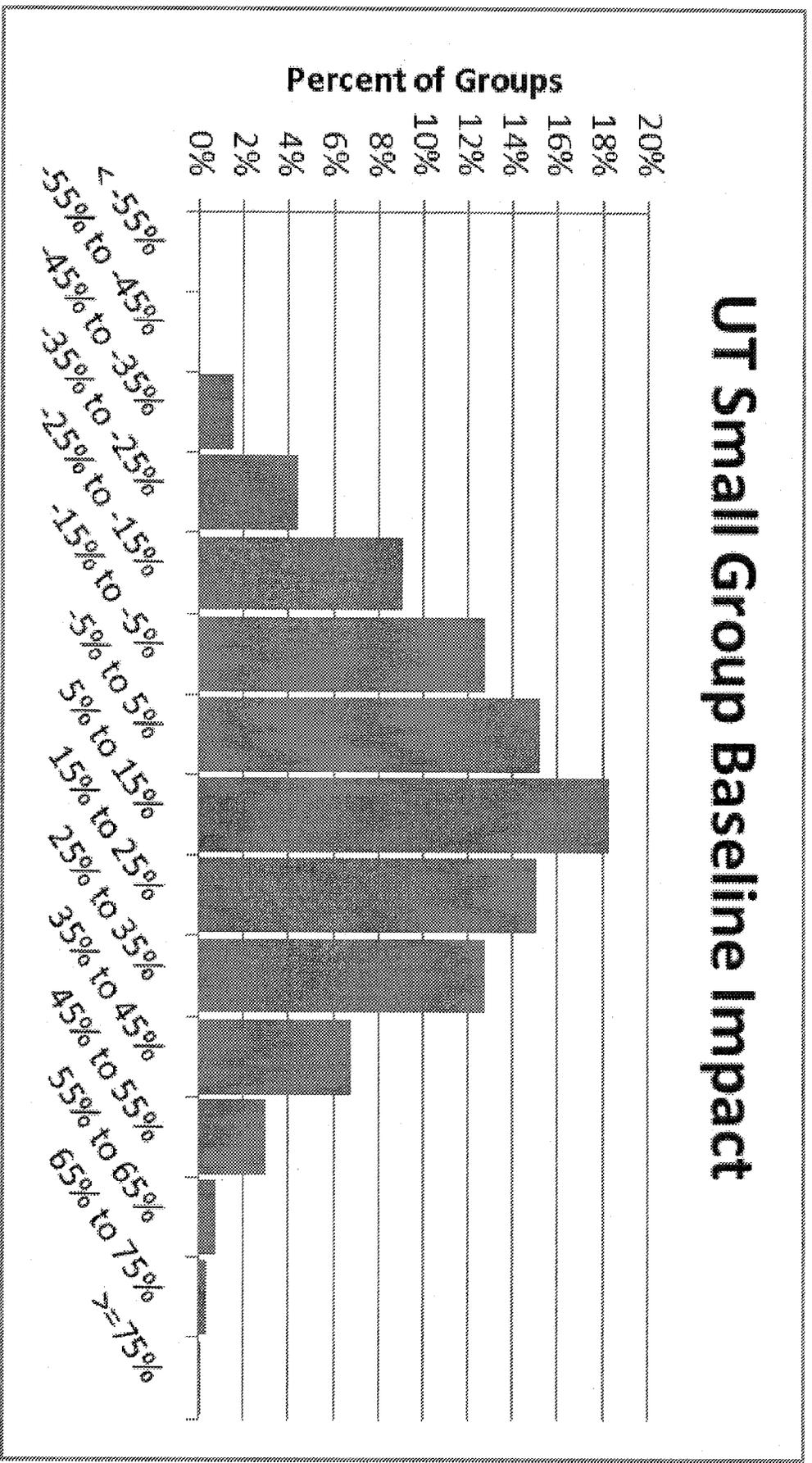
Premium Impact – Idaho Small Group

ID Baseline Premium Impact



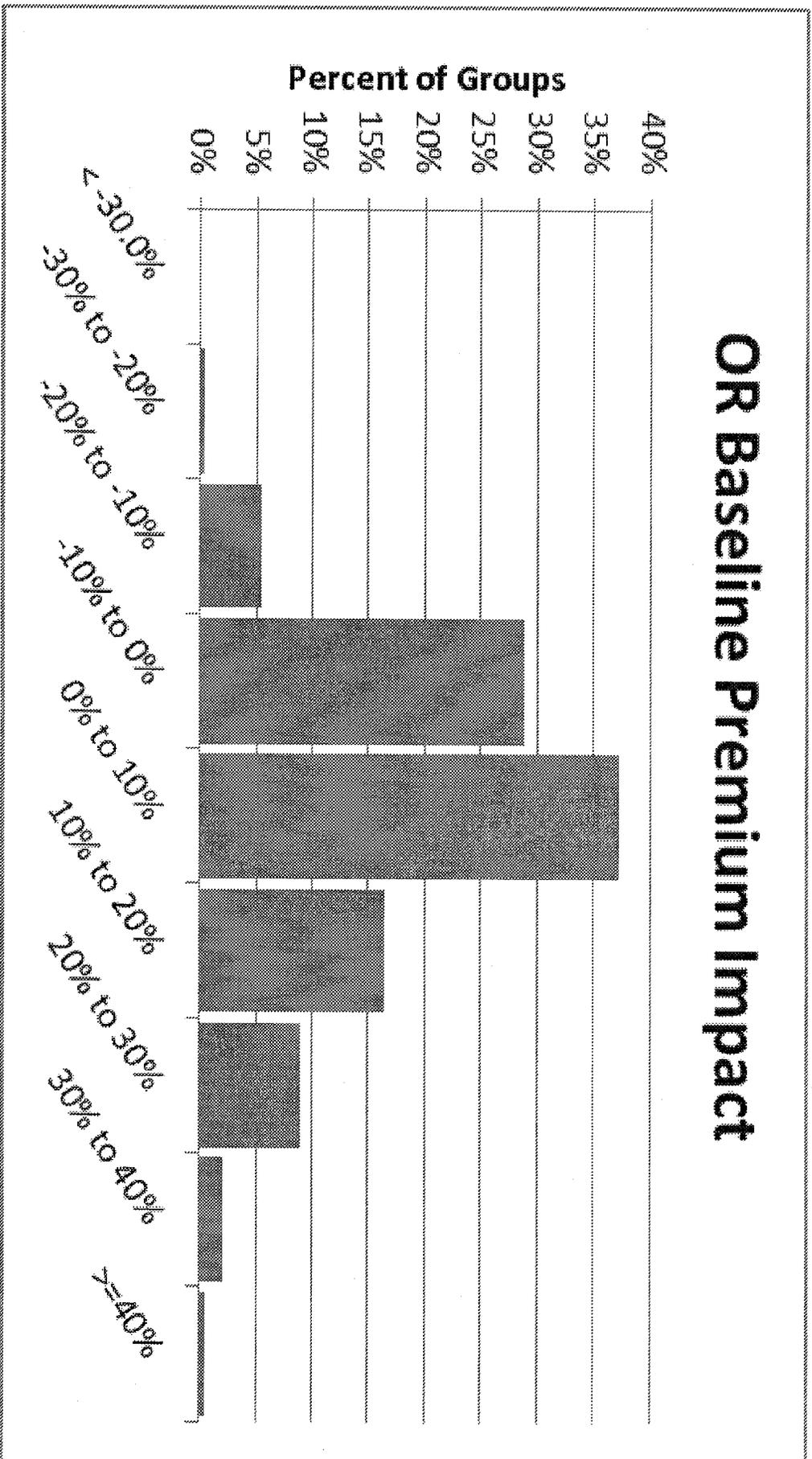
Premium Impact – Utah Small Group

UT Small Group Baseline Impact



Premium Impact – Oregon Small Group

OR Baseline Premium Impact



Premium Impact – Washington Small Group

Small Group Baseline Impact

