

GOVERNMENT OF THE DISTRICT OF COLUMBIA  
DEPARTMENT OF INSURANCE, SECURITIES AND BANKING

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IN THE MATTER OF  
Surplus Review and Determination for Group Hospitalization and Medical Services, Inc.

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D.C. APPLESEED'S SUGGESTED TRANSCRIPT CORRECTIONS

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Pursuant to the Commissioner's Third Scheduling Order of August 7, 2014, D.C. Appleseed hereby respectfully submits the following suggested corrections to the transcript of the hearing held on Wednesday, June 25, 2014.

<u>Page: Line</u>	<u>Suggested Correction</u>
15:17	Replace "the Court of Appeals work" with "the Court of Appeals order."
27:24	Replace "RB" with "RBC"
39:10	Replace "do" with "to"
43:18	Replace "being" with "be"
46:1-2	A word appears to be missing. Perhaps "190 RBC basis points <b>higher</b> than it was..."
64:8	Replace "trend misassumptions" with "trend miss assumptions"
65:5	Replace "trendness" with "trend miss"
86:1	Replace "chart" with "charter"
86:7	Insert end quotation mark after certificate holders (as in, ....certificate holders,")
86:11	Remove quotation mark after "subscribers."
90:25	Insert "so" between "it" and "that" ("design it <b>so</b> that it can")
110:4	Change "mergers" to "margins"
115:8	Change "issue" to "issues"
127:12-14	It appears that there may be words missing from the following sentence: "Looking at the company, I was a little concerned, GAAP; looking at it from a regulator's perspective, statutory."
127:15	Change "MARLOW" to BARLOW"
127:22	Insert "the" between "larger" and "employer"
129:8	It appears that "percent" should be changed to "percentage point"
133:16-20	There appears to be an error in the following sentence (reference to rebate "sales") but it is unclear what GHMSI intended to say: "Most of our rebate <i>sales</i> are less than 1 percent and under and we know that we're going to have some issues with having to pay rebates no matter how good of a job we do actuarially in projecting our costs."
141:4	It appears that "FBP" should be changed to "FEP" in the following sentence: "The FBP program has a very low percentage of overhead because a lot of the functions are done by the association."
147:13	Change "graded" to "rated"

152:5 Change “least” to “lest”  
 154:10 The word “rheumatic” should likely be replaced with another word – perhaps  
 “dramatic.” The sentence is:  
 “ . . . we get requests for giving from nonprofit agencies, all over the  
 District and all over the region, and we evaluate those on their merits for  
 how they might apply for *rheumatic* enhancements, catalytic  
 improvements or access to care for vulnerable populations.”

181:5 Replace “Debra” with “Deborah”  
 182:2 Replace “what” with “that”  
 184:7 Replace “inadequacy” with “adequacy”  
 184:25 Insert “the” between “to” and “confidence”  
 195:21 Replace “inadequacy” with “adequacy”  
 198:21 Replace “Morrell’s” with “Mirel’s”  
 209:16 Replace “risk” with “rating”  
 223:11 Replace “commissioner” with “commissioner’s”  
 231:5 Replace “judicial” with “initial”  
 248:2 Replace “method” with “memo”  
 282:21 Replace “community” with “committee”  
 282:14 Replace “MIEEA” with “MIEAA”  
 282:24 Replace “MIEEA” with “MIEAA”  
 283:20 Replace “MIEEA” with “MIEAA”  
 286:7 Replace “MIEEA” with “MIEAA”  
 287:19 Replace “MIEEA” with “MIEAA”  
 288:1 Replace “MIEEA” with “MIEAA”  
 288:11 Replace “MIEEA” with “MIEAA”

Respectfully submitted,




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A handwritten signature in cursive script, reading "Marialuisa Gallozzi".

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