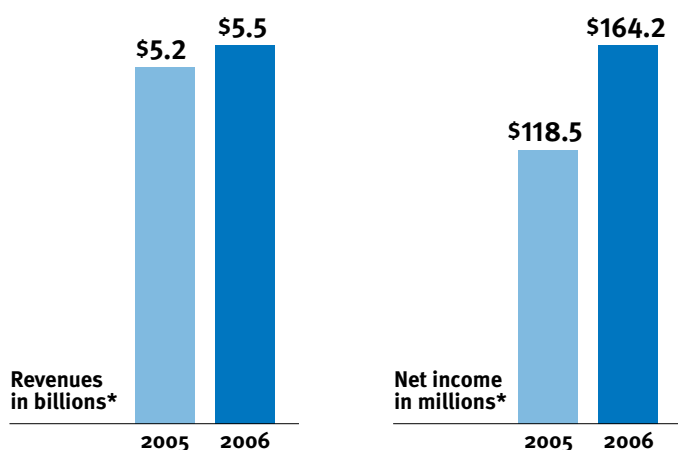


# CareFirst: Strong and Focused on the Customer

## Financial Highlights

CareFirst's strong financial performance continued in 2006 as the organization recorded \$5.5 billion in revenue and paid out \$4.5 billion in medical expenses on behalf of our members. More than 83 cents out of every premium dollar paid by a CareFirst member goes directly to pay for medical care. CareFirst maintains its position as the region's largest health insurer with nearly 3.1 million members.



## Customer Service Highlights

Providing outstanding customer service is at the heart of everything CareFirst does. In fact, CareFirst is rated higher than its competitors in overall satisfaction by its members, customers, health care providers and brokers. In 2006, CareFirst:

- Processed more than 39.5 million claims, with 99 percent of those claims handled within 30 days of receipt
- Answered 8.3 million phone calls from our members and health care professionals, with 95 percent of all calls answered within 25 seconds
- Responded to 477,000 letters from our customers

## CareFirst's Vision

This past year, CareFirst adopted a new corporate vision. The multi-faceted approach will guide our long-term efforts to better serve our members, customers, and providers and keep CareFirst strong for years to come. Our vision calls for CareFirst to:

- Make coverage affordable and empower members to improve their health and wellness
- Advance community health and wellness by developing new products, medical initiatives and partnerships with health care providers
- Operate efficiently and serve as a responsible steward of our members' premium dollars
- Maximize the value of our region-wide operations to serve our members and communities
- Enhance our value to customers and members by participating actively in the Blue Cross Blue Shield Association
- Build a high performing workforce

\*2005 figures have been restated to exclude the accounts of BCBSD, Inc., which was removed from the consolidated reporting entity in 2006. See Financial Notes 1 and 2 for details.