

Company	ROCKY MOUNTAIN HEALTH MAINT ORG
Group Affiliation	ROCKY MOUNTAIN HEALTH CO
Safety Rating	A+ (Excellent Financial Strength)
Address	2775 Crossroads Blvd, Grand Junction, CO 81506
Date Reviewed	March 1, 2010 (No Change) based on data through September 30, 2009
Next Review Date	May 2010

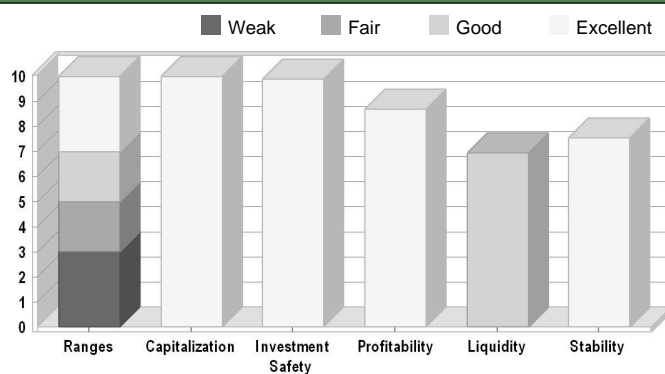
The A+ rating means that, in our opinion, this company offers excellent financial security. It has maintained a conservative stance in its investment strategies, business operations and underwriting commitments. While the financial position of any company is subject to change, we believe this company has the resources necessary to deal with severe economic conditions.

TheStreet.com Financial Strength Ratings represent a completely independent, unbiased opinion of an insurance company's financial strength. The ratings are derived from annual and quarterly financial statements obtained from state insurance commissioners. These data are supplemented by information that we request from the insurance companies themselves.

Ratings are assigned by a complex analysis of hundreds of factors that are synthesized into a series of indexes which are then used to arrive at a letter grade rating. The primary components are:

- **Capitalization Index** combines the two Risk-Adjusted Capital ratios with a leverage test that examines pricing risk.
- **Profitability Index** measures the soundness of the company's operations and the contribution of profits to the company's financial strength.
- **Investment Safety Index** measures the exposure of the company's investment portfolio to loss of principal and /or income due to default and market risks.
- **Liquidity Index** values a company's ability to raise the necessary cash to settle claims. We model various cash flow scenarios, applying liquidity tests to determine how the company might fare in the event of an unexpected spike in claims and/or a run on policy surrenders.
- **Stability Index** integrates a number of sub-factors that affect consistency (or lack thereof) in maintaining financial strength over time. These sub-factors include 1) risk diversification in terms of company and group size, number of policies in force, patient and provider enrollment, use of reinsurance; 2) deterioration of operations as reported in critical asset, liability, income and expense items; 3) years in operation; 4) former problem areas where, despite recent improvement, the company has yet to establish a record of stable performance; 5) a substantial shift in the company's operations; 6) potential instabilities such as reinsurance quality, asset/liability matching, and source of capital; and 7) relationships with holding companies and affiliates.

Rating Indexes



Terms & Conditions: This Document is prepared strictly for the confidential use of our customer(s) and those advising our customers. It has been provided to you at your specific request. This Document is not intended for the direct or indirect solicitation of business. TheStreet.com Ratings, Inc. expressly disclaims any warranty of merchantability or fitness for any particular purpose that may exist with respect to this Document. The information contained herein has been derived from data furnished by official sources that we deem reliable. Data is provided from the state insurance commissioners. However, TheStreet.com Ratings, Inc. has not independently verified the data. The data and information contained herein is, therefore, provided 'as is' without warranty of any kind. Copyright © 2010 TheStreet.com Ratings, Inc., all rights reserved. Go to www.thestreet.com/ratings/products/disclaimer.asp for full disclaimer.