

Exhibit
12

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF ALBANY

-----X
NEW YORK INSURANCE ASSOCIATION, INC.,
AMERICAN TRANSIT INSURANCE COMPANY,
EVEREADY INSURANCE COMPANY, GREATER NEW
YORK MUTUAL INSURANCE COMPANY, KINGSTONE
INSURANCE COMPANY, MERCHANTS INSURANCE
GROUP and UTICA MUTUAL INSURANCE COMPANY,

**STIPULATION
AND ORDER**

Index No. 264-10

Plaintiffs,

-against-

STATE OF NEW YORK, ANDREW M. CUOMO, Governor of
the State of New York, BENJAMIN M. LAWSKY,
Superintendent of the New York State
Department of Financial Services, and ROBERT
L. MEGNA, as Director of Budget,

Defendants.

THE NEW YORK HEALTH PLAN ASSOCIATION, INC.;
AETNA HEALTH INC.; AETNA HEALTH INSURANCE COMPANY
OF NEW YORK; CDPHP UNIVERSAL BENEFITS, INC.;
CAPITAL DISTRICT PHYSICIANS' HEALTH PLAN, INC.;
HEALTH NET OF NEW YORK, INC.; HEALTH NET
INSURANCE OF NEW YORK, INC.; HEALTHNOW NEW YORK
INC.; INDEPENDENT HEALTH ASSOCIATION, INC.;
INDEPENDENT HEALTH BENEFITS CORPORATION; MVP
HEALTH PLAN, INC.; MVP HEALTH INSURANCE COMPANY;
MVP HEALTH SERVICES CORP.; PREFERRED ASSURANCE
COMPANY; OXFORD HEALTH INSURANCE, INC.; OXFORD
HEALTH PLANS (NY), INC.; UNITEDHEALTHCARE
INSURANCE COMPANY OF NEW YORK; and UNITEDHEALTHCARE
OF NEW YORK, INC.,

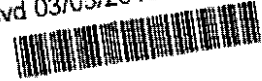
Intervenor-Plaintiffs,

-against-

STATE OF NEW YORK, ANDREW M. CUOMO, in his
official capacity as Governor of the State of
New York, BENJAMIN M. LAWSKY, in his official
capacity as Superintendent of the New York
State Department of Financial Services, and
ROBERT L. MEGNA, in his official capacity as
Budget Director of the State of New York,

Defendants.

Albany County Clerk
Document Number 11346987
Rcvd 03/05/2013 3:12:55 PM



IT IS HEREBY STIPULATED AND AGREED by and among the parties to this action that:

1. Plaintiffs are granted leave to file a second amended complaint, a copy of which was transmitted to defendants' counsel on January 17, 2013.

2. Intervenor-plaintiffs are granted leave to file a second amended complaint, a copy of which was transmitted to defendants' counsel on January 31, 2013.

3. Plaintiffs and/or intervenor-plaintiffs will file this so ordered stipulation and order and the second amended complaints with the Albany County Clerk and personally deliver time-stamped copies of this stipulation and order and the second amended complaints to the Office of the Attorney General, Justice Building, Second Floor, Albany, New York.

4. Within 30 days of the date on which service of this stipulation and order and the second amended complaints has been completed, in the manner described in paragraph "3", defendants will serve their responses to the second amended complaints.

5. The time in which defendants are required to respond to the second amended complaints, set forth in paragraph "4", may be extended by agreement of the parties and court approval of any such extension will not be required.


6. Facsimile copies of counsels' signatures on this stipulation shall be deemed to be original signatures.

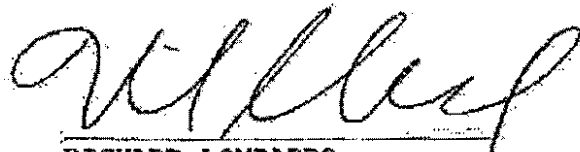
Dated: February 27, 2013

Dated: February 13, 2013

O'CONNELL AND ARONOWITZ
Attorneys for Plaintiffs
By:


ERIC T. SCHNEIDERMAN
Attorney General of the
State of New York
Attorney for Defendants
By:


JEFFREY J. SHERRIN, ESQ.
74 State Street-Ninth Floor
Albany, New York 12207
(518) 462-5601


RICHARD LOMBARDO
Assistant Attorney General
The Capitol
Albany, New York 12224
(518) 474-9980

Dated: February 27, 2013

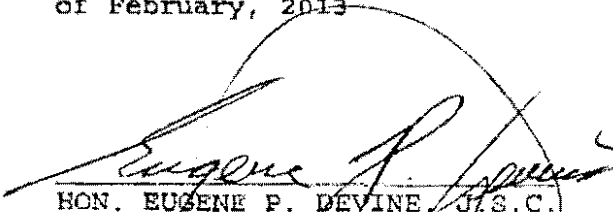
GREENBURG TRAUIG
Attorneys for Intervenor-
Plaintiffs
By:


STEPHEN M. BUHR, ESQ.
54 State Street-Sixth Floor
Albany, New York 12207
(518) 689-1400

Albany County Clerk
Document Number 11346987
Rcvd 03/05/2013 3:12:55 PM



SO ORDERED this 28 day
of February, 2013


HON. EUGENE P. DEVINE, J.S.C.