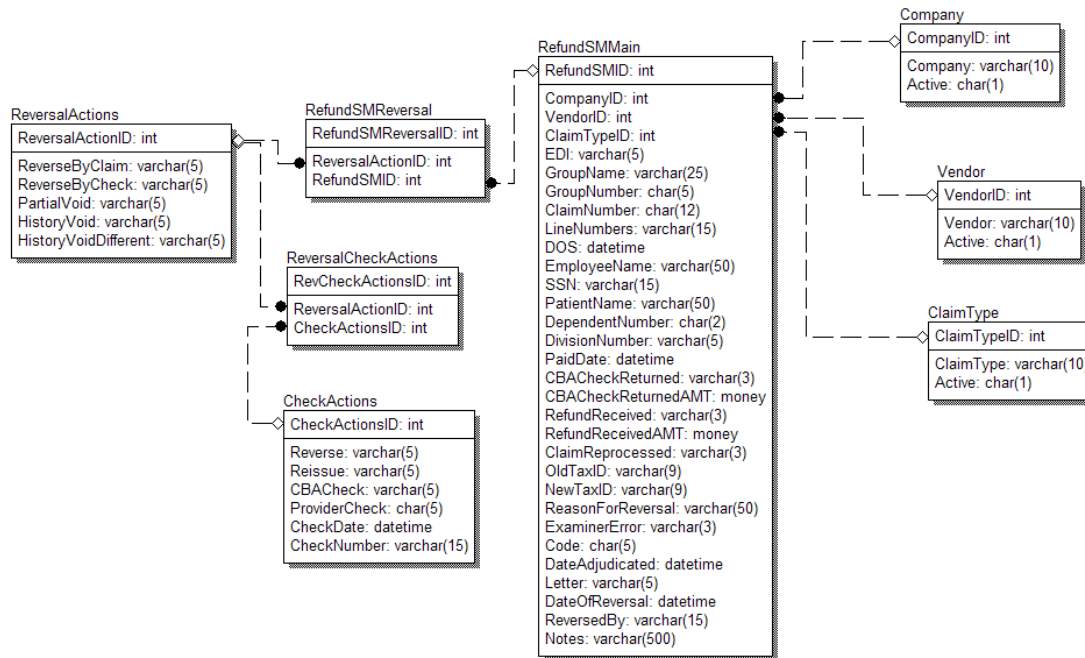


REFUNDSM database

PNTB Solutions Inc.



This database has potential for additional normalization. Specifically the group data and the member/patient data. There could also be additional breakup of the claims data. Currently, this model supports one claim number with multiple reversal actions.