



# SJVIA

San Joaquin Valley  
Insurance Authority

## BOARD OF DIRECTORS

SUSAN B. ANDERSON

JUDITH CASE

MIKE ENNIS

ALLEN ISHIDA

PHIL LARSON

DEBORAH POOCHIGIAN

PETE VANDER POEL

Meeting Location:  
Tulare County Employee Retirement  
Association Board Chambers  
136 N. Akers Street  
Visalia, CA 93291  
November 9, 2012  
9:00 AM

**AGENDA DATE:**

November 9, 2012

**ITEM NUMBER**

5b

**SUBJECT**

Receive and File SJVIA Executive Claims Summary  
through September 2012

**REQUEST(S):**

That the Board receive and file the Executive Claims  
Summary

**DESCRIPTION:**

Gallagher Benefit Services (GBS) has been compiling and delivering the attached Monthly Claims Report to SJVIA staff. The report provides a high level view of several key claims metrics and is useful in the early identification of potential trends and outliers. The Monthly Claims Report is meant to augment the quarterly (and annual) claims report and opportunity analysis developed by Anthem Blue Cross.

As requested by your board, a Large Claim Report has been included in the Monthly Claim Report (page 3). This summary details claims that have reached 50% of the pooling point (\$250,000) for the HMO plan as well as claims that have reached 50% of the stop loss deductible (\$450,000) for the PPO plans.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** November 9, 2012

The attached Monthly Claims Report, dated October 25, 2012, reflects claims data through September 2012. The report consists of the following sections:

- Executive Summary
- Large Claim Report
- Overview of all plans
  - Average Monthly Enrollment
  - Average Monthly Premium
  - Average Monthly Claims
  - Total Premium Breakdown
  - Total Expenses and Premiums (Monthly and Cumulative)
  - Claims Per Employee Per Month – Year over Year and from inception

For comparative purposes, each report includes 2011 data tables and 2010 data tables.

Monthly and Year-to-Date claims totals listed represent gross claims and do not reflect the impact of any reimbursements from either the PPO stop loss carrier (HM Life) or the HMO carrier (Anthem Blue Cross). There are currently over \$1.8 million in reimbursements for claims that are in excess of the specific deductible (PPO0 or the pooling point (HMO). Gallagher Benefit Services continues to monitor and report on the overall claims position of the SJVIA.

**NOTE:** Beginning in 2013, the Executive Claims Summary will begin capturing and reporting claims information from the City of Tulare.

**FISCAL IMPACT/FINANCING:**

None

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** November 9, 2012

**ADMINISTRATIVE SIGN-OFF:**



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Paul Nerland  
SJVIA Manager



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Jeffrey Cardell  
Assistant SJVIA Manager

**BEFORE THE BOARD OF DIRECTORS  
SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY**

**IN THE MATTER OF** Receive and File SJVIA Executive Claims Summary  
through September 2012

**RESOLUTION NO.** \_\_\_\_\_  
**AGREEMENT NO.** \_\_\_\_\_

UPON MOTION OF DIRECTOR \_\_\_\_\_, SECONDED BY  
DIRECTOR \_\_\_\_\_, THE FOLLOWING WAS ADOPTED BY  
THE BOARD OF DIRECTORS, AT AN OFFICIAL MEETING HELD \_\_\_\_\_  
\_\_\_\_\_, BY THE FOLLOWING VOTE:

AYES:  
NOES:  
ABSTAIN:  
ABSENT:

ATTEST:

BY: \_\_\_\_\_

\* \* \* \* \*

That the Board received and filed the Executive Claims Summary