

SAN JOAQUIN VALLEY INSURANCE AUTHORITY

Cash Flow Projections and Update

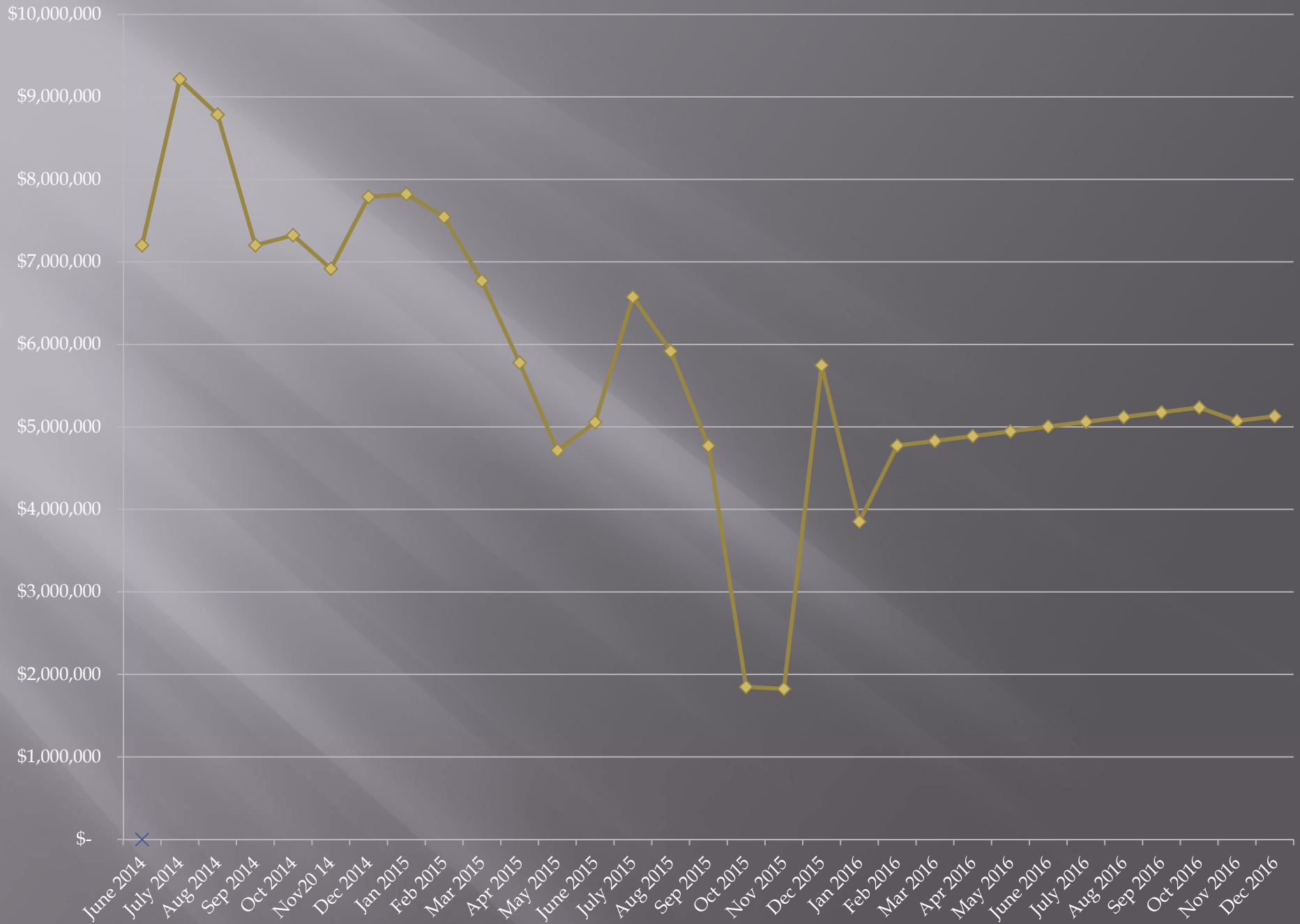
March 18, 2016

presented by

Lawrence Seymour

Data and Assumptions

- ▣ Review and Analysis of amended 2015/16 budget, presented to SJVIA Board on 03-18-16
- ▣ Split 2015 rates and costs from 2016 rates and costs
- ▣ Used 1st half 2016 rate and cost information to project 2nd half 2016 rate and cost information
 - Dental rate premium only applicable to 1st half of 2016
- ▣ Assumed no change in number of enrollees or PEPM rate



Mitigation Efforts

- ▣ Daily monitoring of cash balances
 - Cash Flow projections updated monthly
- ▣ Loan of \$1.5 million, received December 2015
- ▣ Close monitoring of receipts and payments