



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

Executive Claims Report

Data through February 2014

GALLAGHER BENEFIT SERVICES | APRIL 25, 2014



SJVIA

San Joaquin Valley
Insurance Authority

Large Claim Report - 2014 YTD

Potential Large Dollar Claimants >\$200,000
January 1, 2014 through December 31, 2014 as of February 28, 2014

HMO Plan

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
Total HMO Pooling Reimbursements			\$ -

PPO Plan

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Total PPO Stop Loss Reimbursements			\$ -
Total SJVIA Pooling and Stop Loss Reimbursements			\$ -

Large Claim Report - 2013

Potential Large Dollar Claimants >\$200,000

January 1, 2013 through December 31, 2013 as of February 2014

HMO Plan

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$ 392,339	Circulatory System (05)	\$ -
Dependent	\$ 340,656	Myeloid Disorders (17)	\$ -
Dependent	\$ 322,211	Injuries/Poisonings (21)	\$ -
Subscriber	\$ 285,910	Myeloid Disorders (17)	\$ -
Subscriber	\$ 273,662	Nervous System (01)	\$ -
Dependent	\$ 215,661	Hepatobiliary (07)	\$ -
Subscriber	\$ 213,456	Ear/Nose/Throat Disorders (08)	\$ -
Dependent	\$ 202,454	Newborns (15)	\$ -
Total HMO Pooling Reimbursements			\$ -

PPO Plan

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 479,395	Injuries/Poisonings (21)	\$ 29,395
Dependent	\$ 223,672	Circulatory System (05)	\$ -
Subscriber	\$ 203,726	Nervous System (01)	\$ -
Total PPO Stop Loss Reimbursements			\$ 29,395

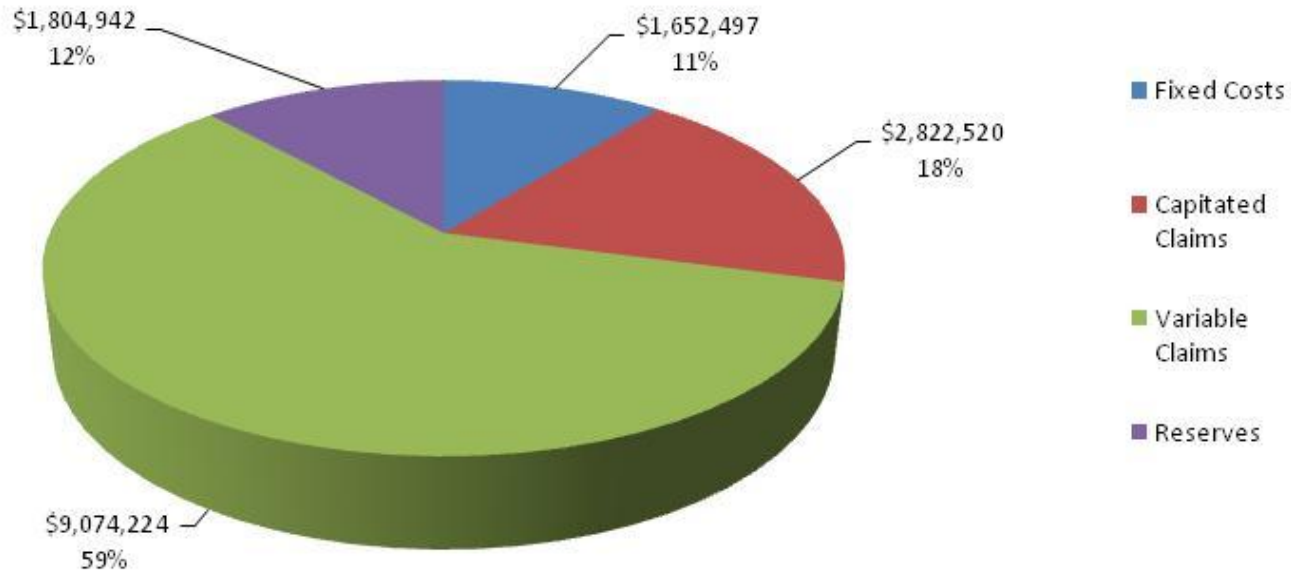
Total SJVIA Pooling and Stop Loss Reimbursements			\$ 29,395.00
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ALL PLANS

All Plans

2014 YTD Premium Breakdown

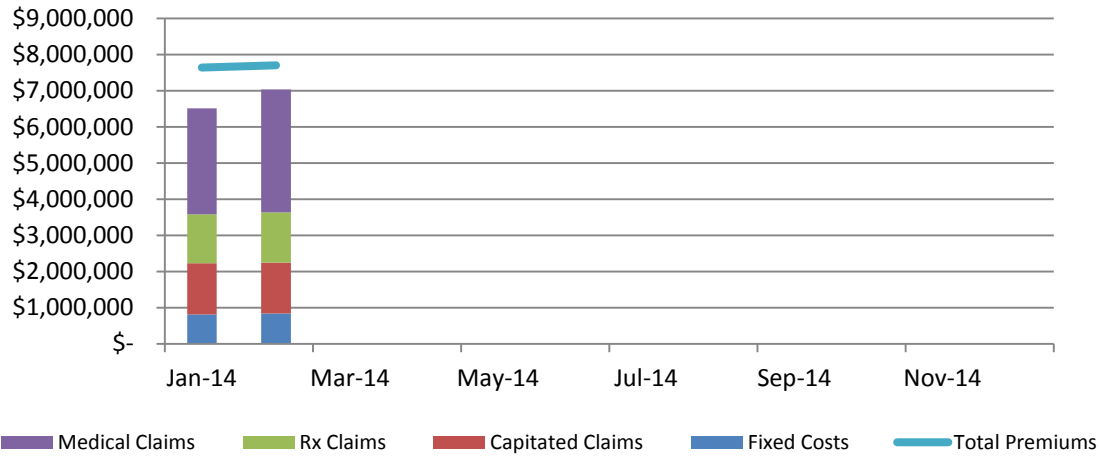


2014 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 815,392	\$ 837,105	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,652,497
Capitated Claims	\$ 1,410,719	\$ 1,411,801	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,822,520
Variable Claims	\$ 4,288,528	\$ 4,785,696	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,074,224
Reserves	\$ 1,134,090	\$ 670,852	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,804,942
Total	\$ 7,648,729	\$ 7,705,454	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,354,183

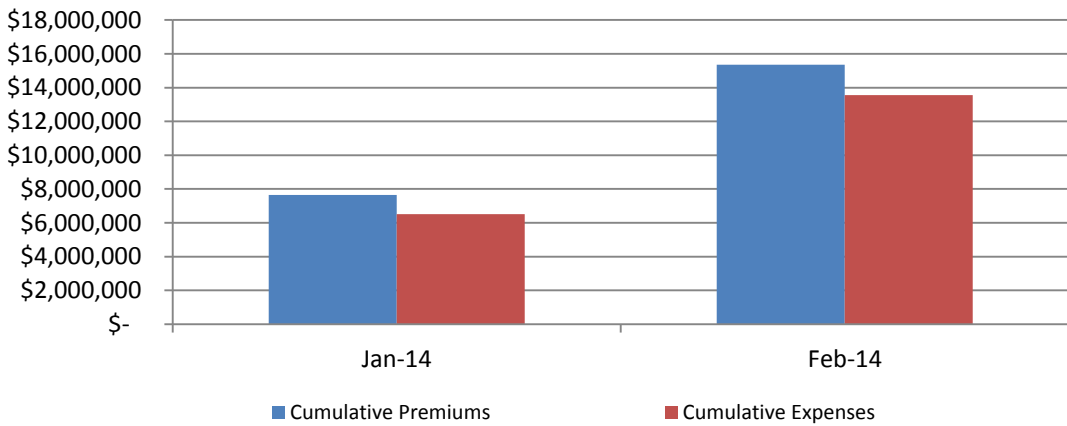
2013 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 583,834	\$ 586,580	\$ 587,395	\$ 588,830	\$ 571,851	\$ 590,070	\$ 600,266	\$ 599,320	\$ 598,739	\$ 597,696	\$ 597,801	\$ 598,073	\$ 7,100,456
Capitated Claims	\$ 1,282,850	\$ 1,290,885	\$ 1,298,101	\$ 1,305,832	\$ 1,297,722	\$ 1,311,837	\$ 1,321,827	\$ 1,318,659	\$ 1,321,540	\$ 1,317,492	\$ 1,317,159	\$ 1,321,465	\$ 15,705,371
Variable Claims	\$ 4,405,587	\$ 4,100,037	\$ 4,977,785	\$ 4,528,889	\$ 4,764,080	\$ 4,401,965	\$ 5,173,542	\$ 5,333,286	\$ 4,410,735	\$ 5,671,241	\$ 4,409,107	\$ 4,007,898	\$ 56,184,152
Reserves	\$ 148,703	\$ 468,101	\$ (408,902)	\$ 28,446	\$ (199,305)	\$ 172,246	\$ (431,708)	\$ (590,151)	\$ 271,269	\$ (1,003,337)	\$ 249,080	\$ 653,418	\$ (642,140)
Total	\$ 6,420,974	\$ 6,445,603	\$ 6,454,378	\$ 6,451,998	\$ 6,434,347	\$ 6,476,118	\$ 6,663,927	\$ 6,661,115	\$ 6,602,284	\$ 6,583,092	\$ 6,573,148	\$ 6,580,855	\$ 78,347,839

All Plans

Total Premiums & Expenses - 2014

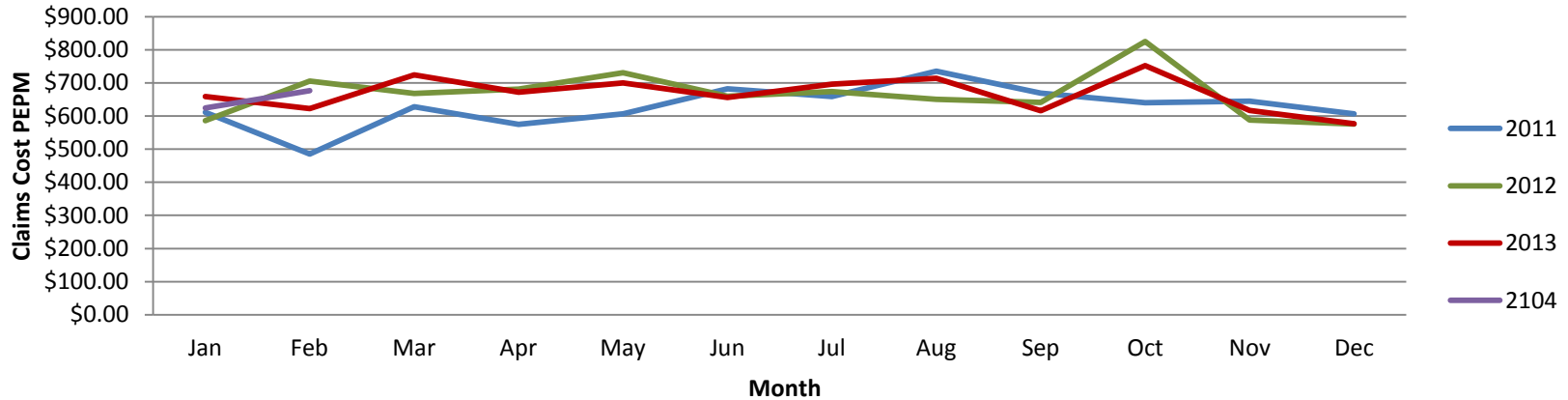


Cumulative Premiums & Expenses - 2014

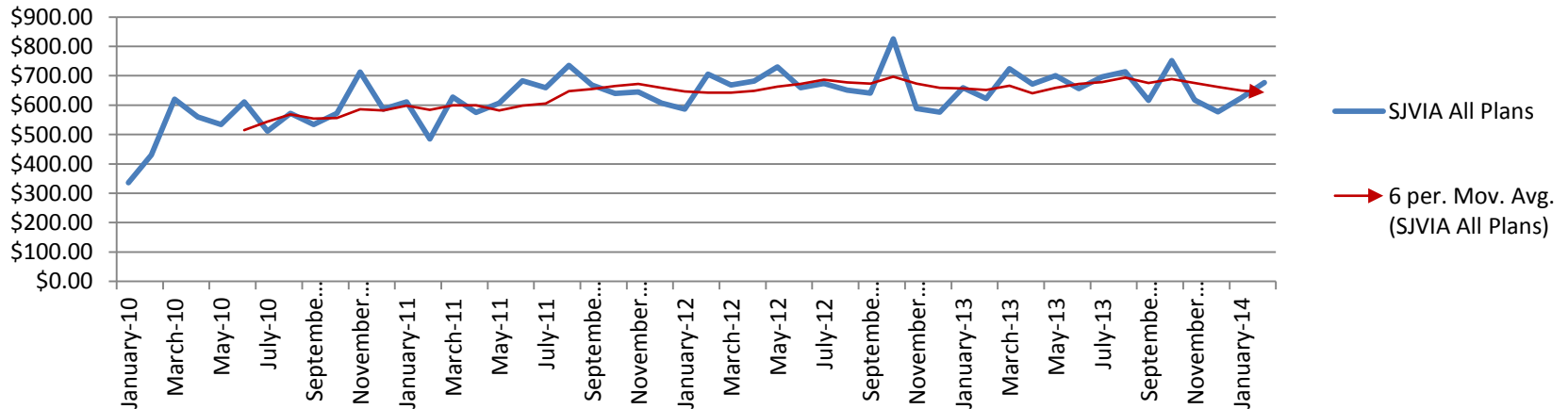


All Plans

SJVIA 2011 - 2014 All Plans (Year Over Year) - Claims PEPM



SJVIA All Plans - Claims PEPM

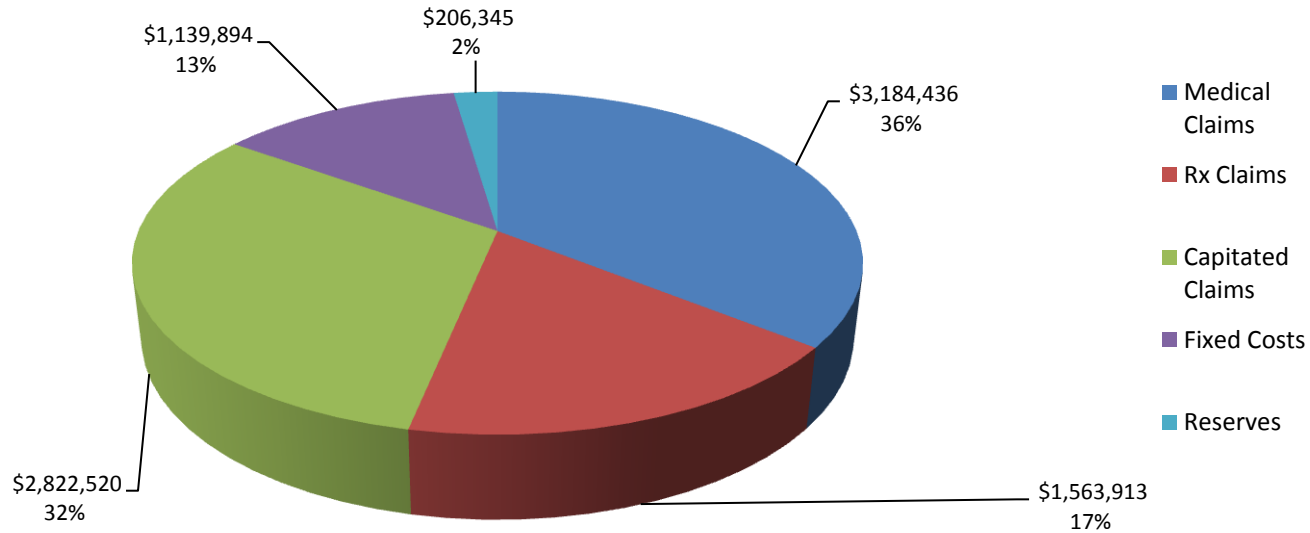




HMO PLAN

HMO Plan

YTD HMO Premium Breakdown - 2014

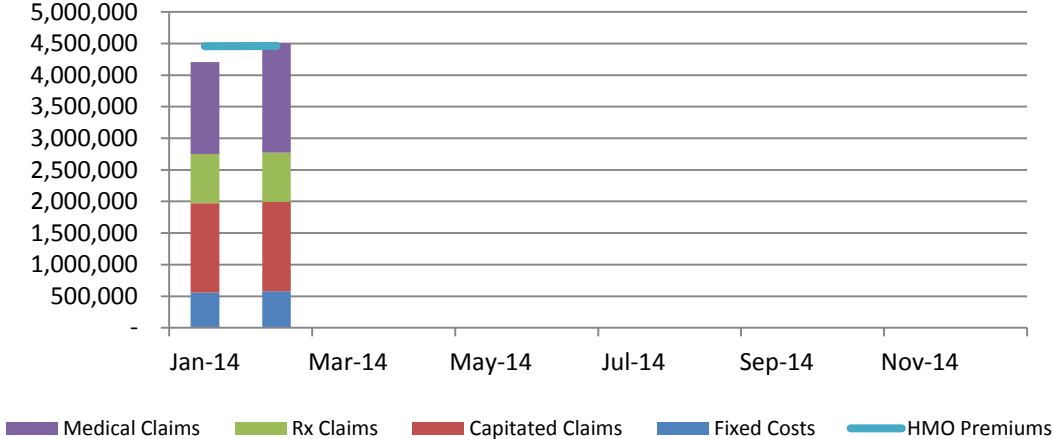


2014 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 560,005	\$ 579,890	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,139,894
Capitulated Claims	\$1,410,719	\$1,411,801	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,822,520
Medical Claims	\$1,453,837	\$1,730,599	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,184,436
Rx Claims	\$ 782,651	\$ 781,262	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,563,913
Reserves	\$ 250,472	\$ (44,127)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 206,345
Total	\$4,457,684	\$4,459,425	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,917,109

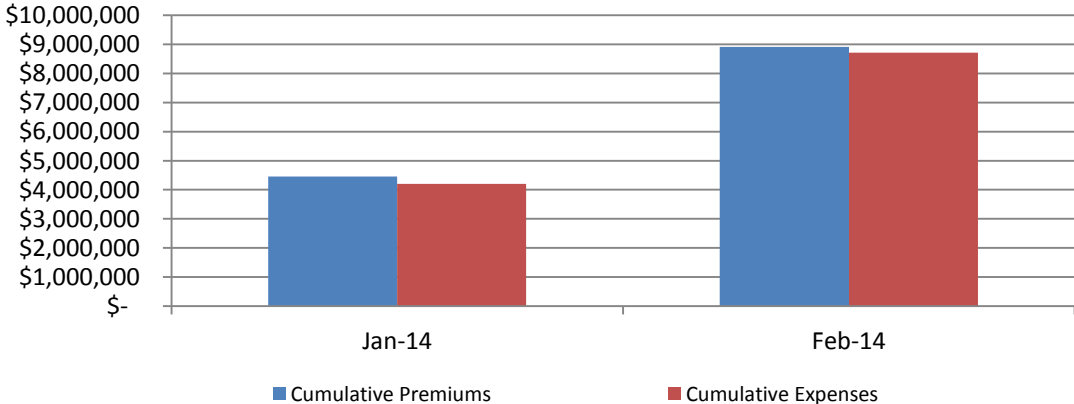
2013 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 377,213	\$ 379,829	\$ 381,908	\$ 384,137	\$ 381,549	\$ 384,799	\$ 386,766	\$ 385,862	\$ 386,775	\$ 385,639	\$ 385,905	\$ 386,884	\$ 4,607,267
Capitulated Claims	\$1,282,850	\$1,290,885	\$1,298,101	\$1,305,832	\$ 1,297,722	\$1,311,837	\$1,321,827	\$ 1,318,659	\$1,321,540	\$ 1,317,492	\$1,317,159	\$1,321,465	\$15,705,371
Medical Claims	\$1,758,813	\$1,553,541	\$2,201,042	\$1,884,434	\$ 2,236,723	\$1,588,607	\$2,184,670	\$ 2,006,960	\$1,907,913	\$ 2,557,500	\$1,744,290	\$1,529,322	\$23,153,816
Rx Claims	\$ 713,502	\$ 664,853	\$ 721,627	\$ 757,054	\$ 741,845	\$ 683,590	\$ 742,765	\$ 758,755	\$ 766,216	\$ 706,425	\$ 665,364	\$ 692,614	\$ 8,614,610
Reserves	\$ (113,573)	\$ 153,590	\$ (542,626)	\$ (261,435)	\$ (604,013)	\$ 126,718	\$ (512,265)	\$ (354,353)	\$ (262,372)	\$ (861,614)	\$ (13,160)	\$ 181,196	\$ (3,063,907)
Total	\$4,018,805	\$4,042,699	\$4,060,052	\$4,070,023	\$ 4,053,826	\$4,095,550	\$4,123,763	\$ 4,115,884	\$4,120,072	\$ 4,105,442	\$4,099,559	\$4,111,482	\$49,017,156

HMO Plan

HMO Total Expenses & Premiums - 2014

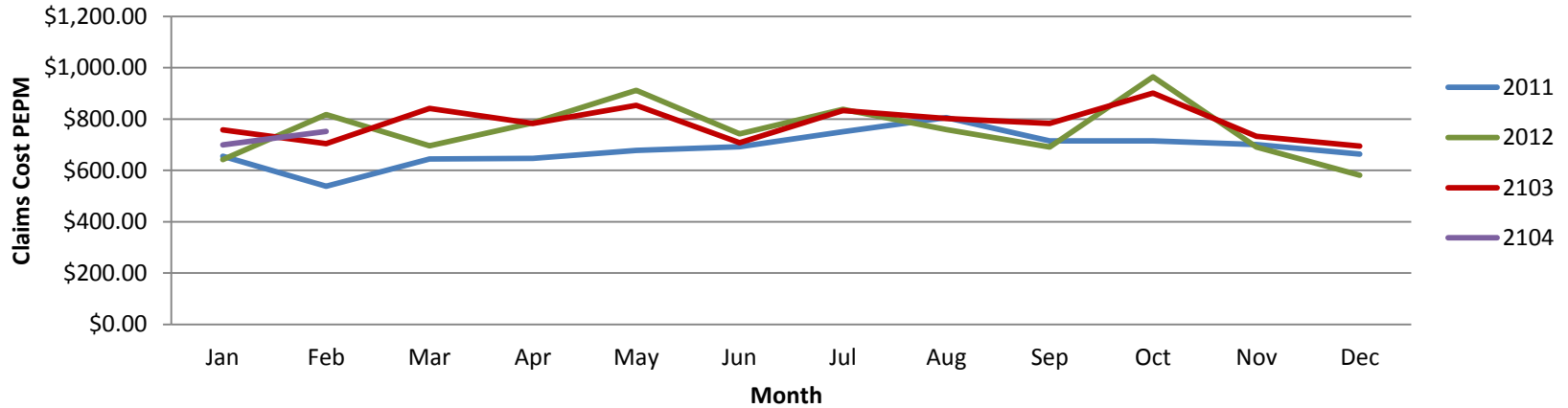


HMO Cumulative Premiums & Expenses -2014

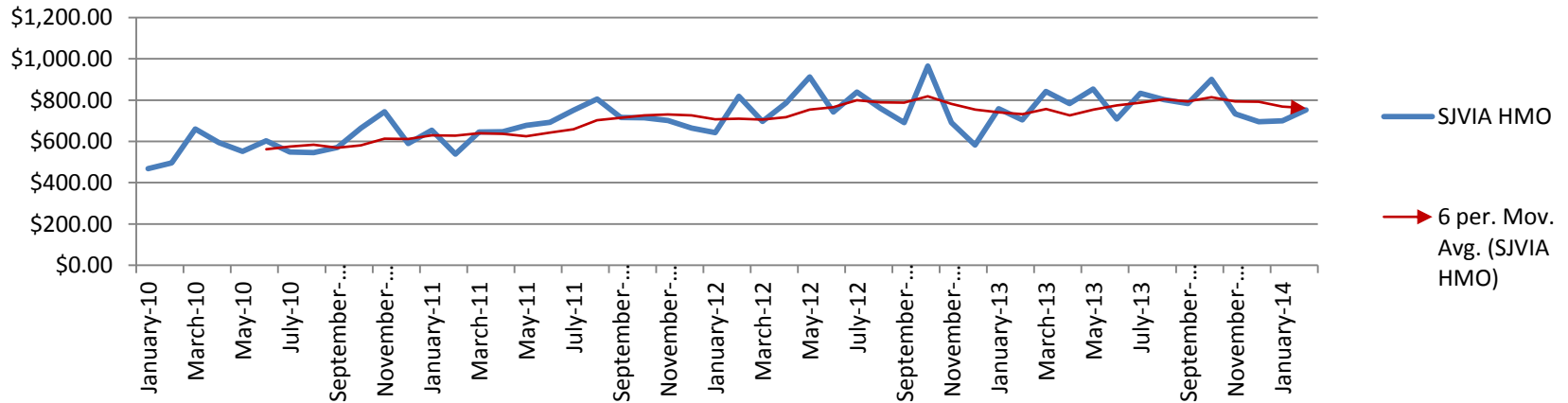


HMO Plan

2011 - 2014 HMO (Year Over Year) - Claims PEPM



HMO Claims PEPM

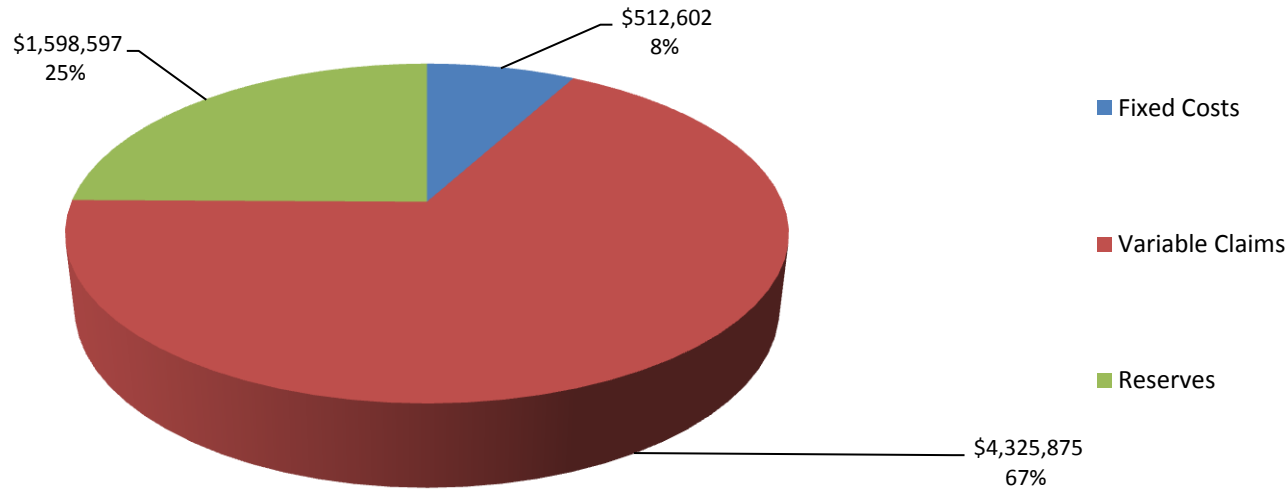




PPO PLANS

PPO Plans

YTD PPO Premium Breakdown - 2014

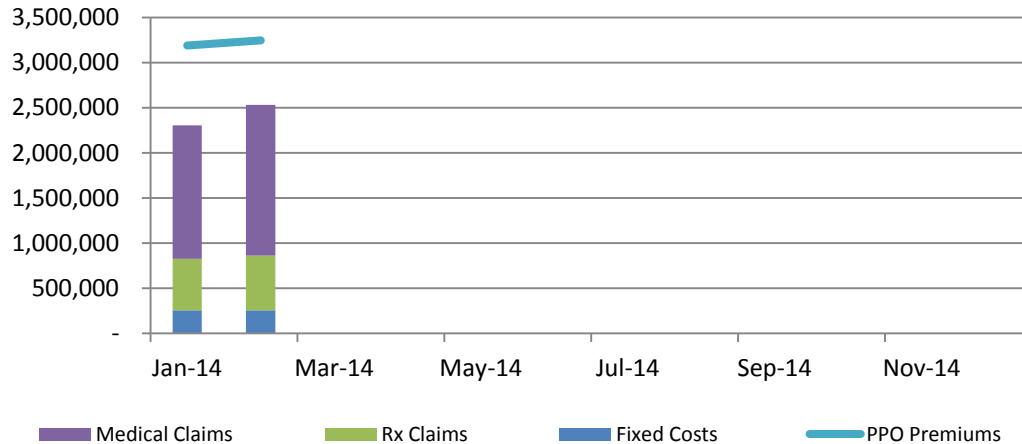


2014 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 255,387	\$ 257,215	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 512,602
Variable Claims	\$ 2,052,040	\$ 2,273,835	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,325,875
Reserves	\$ 883,618	\$ 714,979	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,598,597
Total	\$ 3,191,045	\$ 3,246,029	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,437,074

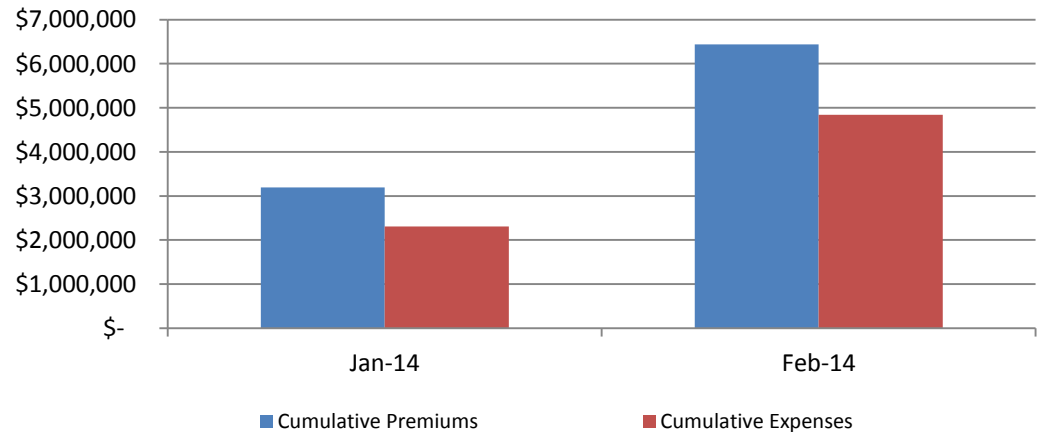
2013 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 206,621	\$ 206,752	\$ 205,486	\$ 204,694	\$ 190,302	\$ 205,271	\$ 213,500	\$ 213,458	\$ 211,964	\$ 212,057	\$ 211,896	\$ 211,189	\$ 2,493,189
Variable Claims	\$ 1,933,272	\$ 1,881,643	\$ 2,055,116	\$ 1,887,401	\$ 1,785,512	\$ 2,129,769	\$ 2,246,107	\$ 2,567,571	\$ 1,736,607	\$ 2,407,316	\$ 1,999,453	\$ 1,785,962	\$ 24,415,727
Reserves	\$ 262,276	\$ 314,510	\$ 133,725	\$ 289,881	\$ 404,708	\$ 45,528	\$ 80,557	\$ (235,798)	\$ 533,641	\$ (141,723)	\$ 262,240	\$ 472,222	\$ 2,421,768
Total	\$ 2,402,169	\$ 2,402,904	\$ 2,394,326	\$ 2,381,975	\$ 2,380,522	\$ 2,380,568	\$ 2,540,165	\$ 2,545,231	\$ 2,482,212	\$ 2,477,650	\$ 2,473,589	\$ 2,469,373	\$ 29,330,683

PPO Plans

PPO Total Expenses & Premiums - 2014

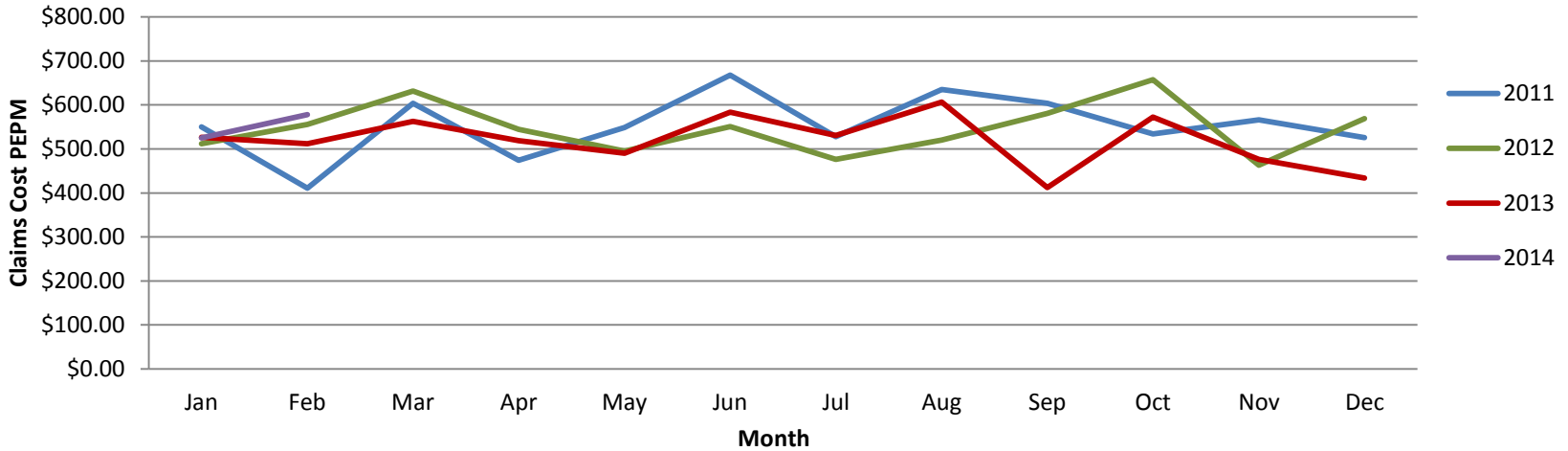


PPO Cumulative Premiums & Expenses - 2014

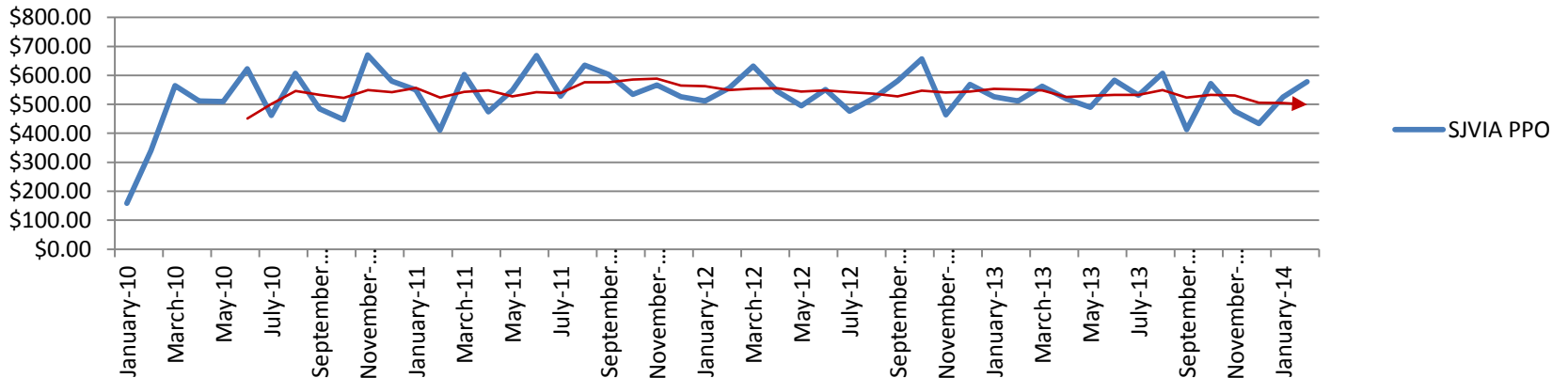


PPO Plans – PEPM

2011 - 2014 PPO (Year Over Year) - Claims PEPM



PPO Claims PEPM





MONTHLY DATA

All Plans Combined


2014 SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	5,343	5,328	0	0	0	0	0	0	0	0	0	0	10,671
- Employee + Spouse	1,059	1,063	0	0	0	0	0	0	0	0	0	0	2,122
- Employee + Child(ren)	1,579	1,594	0	0	0	0	0	0	0	0	0	0	3,173
- Employee + Family	1,143	1,171	0	0	0	0	0	0	0	0	0	0	2,314
SJVIA Total Enrollment	9,124	9,156	0	0	0	0	0	0	0	0	0	0	18,280
SJVIA Total Premiums	\$7,648,729	\$7,705,454	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$15,354,183
SJVIA Premiums PEPM	\$ 838.31	\$ 841.57											\$ 839.94
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 2,934,309	\$ 3,399,334	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,333,644
- Rx Claims	\$ 1,354,219	\$ 1,386,361	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,740,580
- Stop-Loss Refunds	\$ -	\$ -										\$ -	\$ -
- Capitated Claims (HMO)	\$ 1,410,719	\$ 1,411,801	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,822,520
SJVIA Total Claims	\$5,699,247	\$6,197,497	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$11,896,744
SJVIA Claims PEPM	\$ 624.64	\$ 676.88											\$ 650.81
SJVIA Fixed Costs	\$ 815,392	\$ 837,105	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,652,497
SJVIA Total Costs	\$6,514,639	\$7,034,602	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$13,549,241
SJVIA Cost PEPM	\$ 714.01	\$ 768.31											\$ 741.21
SJVIA Total Reserve - Increase/(Decrease)	\$1,134,090	\$ 670,852	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,804,942
Reserve % of Non Cap. Claims	26.4%	14.0%											19.9%

HMO Plan

2014 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,402	2,406											4,808
- Employee + Spouse	640	638											1,278
- Employee + Child(ren)	1,435	1,434											2,869
- Employee + Family	739	742											1,481
HMO Total Enroll.	5,216	5,220	0	0	0	0	0	0	0	0	0	0	10,436
HMO Premiums	4,457,684	4,459,425											\$ 8,917,109
HMO Premiums PEPM	\$ 854.62	\$ 854.30											\$ 854.46
HMO Claims	January	February											YTD Totals
- Medical Claims	1,453,837	1,730,599											\$ 3,184,436
- Rx Claims	782,651	781,262											\$ 1,563,913
- Capitated Claims	1,410,719	1,411,801											\$ 2,822,520
Pooling Reimbursements													
HMO Total Claims	\$ 3,647,207	\$ 3,923,662	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,570,869
HMO Claims PEPM	\$ 699.23	\$ 751.66											\$ 725.46
HMO Fixed Costs	560,005	579,890											\$ 1,139,894
HMO Total Costs	\$ 4,207,212	\$ 4,503,552	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,710,764
HMO Costs PEPM	\$ 806.60	\$ 862.75											\$ 834.68
HMO Plan Reserve - Increase/(Decrease)	\$ 250,472	\$ (44,127)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 206,345
Reserve % of Non Cap. Claims	11.2%	-1.8%											4.3%

PPO Plans

2014 PPO Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,941	2,922											5,863
- Employee + Spouse	419	425											844
- Employee + Child(ren)	144	160											304
- Employee + Family	404	429											833
PPO Plans Total Enrollment	3,908	3,936	0	0	0	0	0	0	0	0	0	0	7,844
PPO Plans Total Premiums	3,191,045	3,246,029											\$ 6,437,074
PPO Premiums PEPM	\$ 816.54	\$ 824.70											\$ 820.64
PPO Plans Total Claims	January	February											YTD Totals
- Medical Claims	1,480,472	1,668,736											\$ 3,149,208
- Rx Claims	571,568	605,099											\$ 1,176,667
- Stop-Loss Refunds													
PPO Plans Net Claims	\$ 2,052,040	\$ 2,273,835	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,325,875
PPO Plans Claims PEPM	\$ 525.09	\$ 577.70											\$ 551.49
PPO Plans Fixed Costs	255,387	257,215											\$ 512,602
PPO Plans Total Costs	\$ 2,307,428	\$ 2,531,050	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,838,477
PPO Plans Cost PEPM	\$ 590.44	\$ 643.05											\$ 616.84
PPO Plans Total Reserve - Increase/(Decrease)	\$ 883,618	\$ 714,979	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,598,597
Reserve % of Net Claims	43.1%	31.4%											37.0%



Important Note: This presentation represents estimations of the scope, size and operation of SJVIA subject to its formation and inclusion of the counties to which it is presenting. This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.