## CHURCHILL COUNTY INSURANCE ADVISORY COMMITTEE MINUTES OF MEETING – April 17, 2012

The meeting was called to order at 1:31 pm by Geof Stark at Conference Room 102 of the Churchill County Administrative Complex, 155 N. Taylor Street, Fallon, NV.

**Present:** 

Geof Stark

Diane Wargo

Debi Kissick

Lacie McAfee

Absent:

Jon Haugen

Cindy Wright

Patti Lingenfelter

Others Present: Roger Olsen and Tim Holland of L/P Insurance Services, Inc.

Review and Adoption of Agenda: Geof Stark asked if there were any changes to agenda; Debi Kissick said there were none. Diane Wargo moved to accept the agenda as submitted; Lacie McAfee seconded the motion and the decision carried unanimously.

**Posting:** Geof Stark verified that the agenda was posted in accordance with the NRS Open Meeting Law; Debi Kissick confirmed that it was.

Public Comments: There were none.

Approval of Minutes for the March 20, 2012 Meeting: Geof Stark stated that a few corrections had been made to the March 20<sup>th</sup> Minutes, one being that we met in Suite 136 not 102, and the other was a correction to the plan Mr. Holland was referring to on page 2, he was referring to the HCB010 plan. Diane Wargo moved to approve the March 20, 2012 Minutes as amended; Geof Stark seconded the motion and the decision carried unanimously.

Approval of Minutes for the April 3, 2012 Meeting: Diane Wargo moved to approve the April 3, 2012 Minutes as written; Geof Stark seconded the motion and the decision carried unanimously.

## **Review of Monthly Status Report:**

**Tim Holland** distributed the reports for the month of March. **Roger Olsen** noted that he when he received the data for March it looked fine, however he noticed the data for February had changed. Last month they had only sent the data for the first 3 weeks of February, so our gross paid loss ration went from 33.8% to 62.8%. The data for March has our gross paid loss ration at 96.2% and the gross plan year to date ratio at 91.9%, slightly above the 80-85% ratio they like to see us at. This is not what we wanted to see, but it is still better than where we were at this time last plan year.

Exhibit 2 is the Claims Utilization Report and we had one hospital admit in March, for one day at a total cost of just \$1,101; which is pretty inexpensive compared to the national average. The Hospital Inpatient column reflects the cost of the facility, which was \$1,101. Inpatient surgeries came down from \$11,679 to \$11,383 for 5.3% of the claims paid to date. Outpatient surgery claims went up from \$12,125 in February to \$36,532 for 9.9% of claims paid to date. Lab and X-ray was up slightly from \$13,473 to \$13,886 or 14.5% of claims to date. Office visits increased from \$13,560 to \$19,582 and there were no Hospital Visits for the ninth month in a row. RX claims were up from \$14,072 to \$30,619 or 15.8% of all claims paid to date, which is about average. With RX claims doubling from last month, it might have something to do with specialty drugs. Or the Pharmacy Benefit Manager, Catalyst RX may have only submitted one invoice in February and then submitted two or three invoices in March, so these numbers may be skewed, but they should average out by the end of the plan year. The All Other claims came

down from \$3,862 to \$3,778 or 9.4% of all claims paid. There were 15 ER visits at \$22,753 compared to \$21,477 last month. The average cost for ER visits for March were at \$1,517 compared to the average Urgent Care claim of just \$200.

Exhibit 3 is comparing this plan year with where we were at this point last year, the enrollment average is up from 169 to 175 for a 3.4% increase. Dependent Care Units are down from 69 to 62 and a decrease of 10.9%, Medical Claims are up from \$922,153 in the last plan year compared to our current year-to-date of \$1,017,585, an increase of 10.3%. RX claims were up 1.9% from \$187,974 to \$191,469.

Exhibit 4 shows the gross paid loss ratio for the most recent 12 months for the County, which was 99.9%. Looking at Exhibit 5, the Paid Medical Claims graph, the trend line shows a steady decline in claims, so hopefully this continues for us.

Exhibit 6, the Large Claims Report, shows any claims over \$50,000 that we're watching to see if they will qualify for the pooled claims when they reach \$75,000. There is one large claim which might be getting ready to close since it went from \$292,928 to \$292,943 and has remained there for the last three months. On Exhibit 7, after deducting the \$217,943 from pooled claims, this brings the net total claims paid from \$1,209,054 down to \$991,111 net paid loss ratio down to 75.37% for this plan year (see attached, Exhibit "A"). Mr. Olsen was not confident with the numbers reflected here and indicated that he still wanted to double check this with the claims data received. He noted an improvement in the manner claims data was coming in compared to earlier this year. However, right now they might get data for hospital admits, average length of stay, cost per day and cost per stay one day, then they might get inpatient and outpatient surgeries a week later, Lab and X-Ray the next day and so on. He hoped that St. Mary's would continue to send the data in a more regular, organized and timely fashion.

### Renewal and/or Taking Insurance Program Out to Market

Mr. Olsen stated that the initial renewal from St. Mary's, based on January 2011 through February 2012, is an increase of 13% for the HCB1010 plan and 11.9% for the HC034 plan. When they ran the numbers themselves they estimated a 9% increase, but they will run the numbers again after they verify the data they received is all correct. He said that St. Mary's indicated there was wiggle room to negotiate. He said they did go out to market for us. Mr. Holland distributed the list that they included: Hometown, UHC, Anthem, Aetna, and Cigna. This year there were several carriers of dental insurance companies and MES has aggressively gone after the VSP coverage. He said St. Mary's is aggressively seeking to retain our business, though they need to address the issues with billing, claims processing and providers. He said some of the companies may decline to bid. Mr. Stark noted that a few years ago Hometown Health declined to bid on us because they said they could not compete at that rate, so he wouldn't be surprised if one or two of them did decline to bid.

Mr. Olsen asked Geof if he knew what the County had budgeted for in the coming year; Mr. Stark said the County tentatively budgeted for a 5% increase, so we would prefer the rate increase be less than 5%. As everyone knows, times are tough and we just can't do any higher than that. He was hoping that St. Mary's would consider the loyalty factor we have showed them by remaining with them for the last ten years. He was however concerned about the sale of St. Mary's hospital and what that might mean to our rates for services, etc. Mr. Olsen said the sale is due to close 1 July, to a for-profit entity. So we don't have any guarantees as to how that might affect the rates they charge; the contract rates will not be as good as they are now. He said that UHC and Aetna do not offer as deep of a discount with their contracts as St. Mary's has, so

it will be interesting to see the contract rates offered with Prime Health Care Services, who is purchasing St. Mary's Hospital.

Chairman Stark asked Tim and Roger when they thought they might have all of the bids; Mr. Olsen estimated April 26<sup>th</sup>, no later than Monday the 30<sup>th</sup>. The committee discussed the time crunch and decided it would be best to schedule the next meeting on the regularly scheduled date of May 15<sup>th</sup>, the third Tuesday of the month and then we can schedule another special meeting if we have to. We just have to be able to prepare a recommendation and submit an agenda report in time for the closest BOCC meeting.

Chairman Stark asked about the dental and vision claims data; Mr. Olsen indicated that they do have that data, though he didn't have that with him because it is a small percentage compared to the medical claims data. He offered to email to Geof.

Insurance Questions from County Employees: There were none, though Geof had recently learned something new when an employee's spouse was going in for a colonoscopy; the procedure was covered but they would not cover the anesthesiology for the spouse. Diane Wargo concurred and said that St. Mary's would only cover the stuff the doctor could administer himself, but not a full knock out by the anesthesiologist. As long as there is some anesthesia that is okay.

### **General Discussion of Insurance Committee Matters:**

**Roger Olsen** stated that Kevin from their office was working on getting an account and said they were given a glowing reference from Churchill County; he really appreciated that. **Chairman Stark** said he was being honest based on the service we have received.

That led into a discussion regarding our contract with L/P Insurance; does the contract expire or did we set it up to just rollover? **Mr. Olsen** was pretty sure it was an evergreen rollover contract, however he would check into it and get back to Geof.

**Public Comments:** There were none.

**Set Next Meeting Date:** The next regular meeting was scheduled for Tuesday, May 15<sup>th</sup> at 1:30 pm in Room 102.

**Adjournment:** The meeting was adjourned at 2:12 p.m.

Respectfully Submitted,

Deli Fosick

Debi Kissick



Group Health Plan Cost Analysis Report

March-12

Exhibits 1 - 3 4 5 6
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# (Employee & Dependent Combined) Saint Mary's Experience Report

Plan Year Beginning

July 1, 2011 (Current Plan Year)

Preferred Provider Program

%616 173.7% 64.4% 77.2% 86.7% 146.1% 70.2% 49 8% 62 8% 96 2% Paid Loss Ratio \$1,477,30 \$539,73 \$634,30 \$1,209,054 \$769.12 \$738.11 \$1,210.40 \$597.94 \$413.17 \$522.30 \$793.77 \$134,339 \$769.12 \$848.06 \$848.06 \$884.43 \$576.93 \$258,528 \$93,913 \$111,002 \$126,955 \$209,400 \$104,639 \$440,994 \$154,481 \$72,718 \$91,402 \$140,497 \$304,617 200 8 \$1,314,940 \$836,48 \$1,017,585 \$191,469 \$146,104 \$836,48 \$113,005 \$21,274 \$20,169 \$22,815 \$22,078 \$22,934 \$18,053 \$21,351 \$20,779 \$19 378 \$14 072 \$30 619 \$64,069 Rt Claims 222 8 \$53,340 \$77,330 \$109,878 \$240,548 \$106,786 \$186,585 \$82,561 \$235,594 \$75,860 \$89,651 \$133,702 Medical Claims\* \$0 \$0 05 \$851 03 \$828 49 \$852 07 \$843.88 \$850 32 \$838 03 \$821 88 \$836.74 \$829 94 \$832 03 \$824 82 \$828.92 \$148 806 \$145 817 \$143 829 \$ | 46,069 \$ | 45,606 \$ | 45,994 \$146.378 \$143.328 \$149.113 \$437,669 \$438,819 \$438,452 Total \$0 \$0 \$0 00 \$23,080 \$23,245 \$22,510 \$23,295 \$23,895 \$23,053 \$22,626 \$23 173 \$22 929 \$22 996 \$69,098 Rs. Premiun 2 2 2 05 \$1,107,218 \$122,896 \$122,677 \$122,998 \$123.133 \$120.817 \$125.818 \$369,769 \$124,911 \$122,764 \$121,203 \$368,878 \$123,024 Medical Premium 5368,571 2 2 3 3 2 3 33 081 554 186 64 62 62 188 62 59 59 0 0 222 1,572 176 175 172 173 175 520 175 175 528 000 Fourth Quarter Total Fourth Quarter Average Second Quarter Total Second Quarter Average Third Quarter Total Third Quarter Average Vear-to-Date Average First Quarter Total First Quarter Average Month / Year Venr-to-Date Total Apr-12 May-12 Jun-12 Jan-12 Feb-12 Mar-12 Jul-11 Aug-11 Sep-11 Oct-11 Nov-11 Dec-11

Source Saint Mary's unaudited Monthly Experience Report Completed claims as provided by St. Mary's

Saint Mary's Health Plans

Claim Utilization

Saint Mary's Experience Report Plan Year Beginning

July 1, 2011 (Current Plan Year)

Preferred Provider Program

9,657 3,131 832 808 1,157 3,730 960 932 950 1,263 1,517 Cosr Per ER Visit 4 4 4 w w w # of ER 1191,469 \$ 113,434 \$ 1,209,054 116 21,274 \$ 12,604 \$ 134,339 12.9 15,89% 9,4% 100,0% 39 14.0 000 126 955 209 400 104 639 258 528 93 913 111 002 154,443 72,718 91,402 140,497 304,617 60 60 60 64 64 64 59 59 59 54 54 54 . . . . 3,211 12,655 24,565 14,207 51,427 | 8 0|3 |5 73| |8 629 17,458 1.994 3.862 3.778 All so so so 19.378 14.072 30.619 20,169 22,815 22,078 22 934 18 053 21 351 62,338 64,069 21,687 R 126,427 S 14,047 S 10,5% 5A 5A 6A 69 69 69 69 69 14.968 7.268 9.257 3 446 7 935 2 676 6,647 21,477 22,753 . . 14,686 31,493 ER 5A 5A 5A . . . . . . Hosp Visits 110,114 \$ 12,235 \$ 9,1% se se se 64 84 84 16.572 12.643 10.060 9,140 6,339 8,023 14.195 13.560 19.582 7,834 Office Visits 175,510 S 19,501 S 69 69 69 35,977 S . . . 8 618 13 473 13 886 12,726 39,626 30,755 24 068 14 082 18 276 56,426 83,107 Lab & X-ray 119,621 S 13,291 S 20,486 . . . 21.350 6.615 3.750 31,715 9.447 7.465 9.535 12,802 12,125 36,532 8,816 Outpatient Surgery 63,935 \$ 7,104 \$ 5,3% 69 69 59 1 1 1 20,150 S 6,717 S 29,856 S 9,952 S 89 89 89 13,929 S 4,643 S 6.794 11.679 11.383 5 675 159 8 095 2,247 8,012 9,891 Inpatient Surgery 302,765 S 33,641 S 25,0% 3,105 \$ **9999** SA SA SA . . . 34,311 26,995 75,938 24.756 17.758 196,727 1017 2,004 Hospital Inpatient 1,553 \$ 6A 6A 6A 4,091 \$ 27,524 \$ 27,524 \$ . . . 15,733 12.378 8.879 39,345 13 498 37 969 154,213 2,004 10 Cost Per Stay 44 SA SA SA ÷9 ×9 ×9 1,553 \$ 4,091 \$ 8,998 7,352 3,392 2,004 4.975 1.032 5.919 . [0] Cost Per Day 6.73 \$ 1.00 S 3.50 S 11.60 \$ 0.00 S 6,73 \$ Average LOS 31 00 12 00 1 50 000 0.00 1.50 5.50 0.00 74 e = 0 7 7 31 24 3 58 0.7 000 0.0 0 0 2 0 0 0 2 2 0 4 E - 22 - - -Percentage of Total Claim Costs: Second Quarter Total Second Quarter Average ourth Quarter Total Year-to-Date Total Year-to-Date Average First Quarter Total First Quarter Average Third Quarter Total Third Quarter Averag Month / Year Jan-12 Fcb-12 Mar-12 Apr-12 May-12 Jun-12 Jul-11 Aug-11 Sep-11 Oct-11 Nov-11 Dec-11

# Churchill County ANNUAL COMPARISON (Exposures / Medical / Rx) Saint Mary's Experience Report Plan Year Beginning July 1, 2011 (Current Plan Year)

July 1, 2011 (Current Plan Year)

Preferred Provider Program

									Current	Prior Year	ri.			Current	Prior Yea	Year		
	Current	Prior Yr			Current	Prior Vr			Medical	Medical	-		***	R	Rx			
Month / Year	Employees	Employees	+1-	%	Dep Units		+1-	%	Claims	Claims		+1-	%	Claims	Claims	ns.	+/-	%
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Aug-11	173	170	Ε.	%8	19	20	<u>6</u>	-12.9% \$		\$ 55,697	8 16	30,888	235 0% 3	\$ 22,815	sa	13,832 \$	8,984	64.9%
Sep-11	175	170	5	2 9%	64	69	(5)	-7 2%	\$ 82,561	\$ 76,024	124 \$	6,537	\$ %98	\$ 22,078	ø	13,103 \$	8,975	%5 89
													-					
First Quarter Total	520	210	10	2.0%	186	209	(23)	-11.0% S	\$ 375,932	\$ 211,681		\$ 164,251	77.6% \$	\$ 65,062	\$ 50.	\$ 068'05	14,172	27.8%
First Quarter Average	173	170	3	2.0%	62	20	(8)	S   %0'11-	\$ 125,311	\$ 70,560	\$ 69	54,750	77.6% S	\$ 21,687	S	16,963 \$	4,724	27,8%
Oct-111	175	168	7	4 2%	64	89	(4)	.5 9%	•	\$ 131,294	69	104,300	79 4%	\$ 22,934	\$ 26	26,566 \$	(3.632)	-13.7%
Nov-11	174	168	9	3 6%	62	69	(2)	\$ %101-		\$ 133,595	69	(57,735)	-43.2%	S 18,053	64	\$ 805	3,545	24 49%
Dec-11	175	167	œ	4 8%	62	69	6	-101%	\$ 89,651	\$ 147,343	64	(57,692)	-39 2%	\$ 21,351	\$ 20	20,096 \$	1,255	6.2%
														5				
Second Quarter Total	524	503	21	42%	188	206	(18)		\$ 401,105	\$ 412,232		\$ (11,127)	-3.7% \$	\$ 62,338	s	61,170 \$	1,168	1.9%
Second Quarter Average	175	168	-	42%	63	69	(9)	-8.7%	\$ 133,702	\$ 137,411	5 111	(3,709)	-2.7%	\$ 20,779	S	20,390 \$	389	1.9%
Jan-12	176	167	6	5 4%	62	69	(7)	%101-	GA.	\$ 146,055	69	(92,715)	-63.5%	\$ 19378	69	27.978 \$	(8,600)	-30.7%
Feb-12	175	691	S	3 6%	65	69	(01)	-14 5%	\$ 77,330	\$ 63,072	<b>69</b>	14,258	22 6%	\$ 14,072	\$	\$ 620'91	(2.007)	-12.5%
Mar-12	177	172	5	2 9%	95	69	(10)	-14.5%	\$ 109,878	\$ 89,113	113 \$	20.765	23 3%	\$ 30,619	<del>99</del>	31,857 \$	(1,238)	3,000
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Third Quarter Total	528	208	20	3,9%	180	207	(22)		\$ 240,548	\$ 298,240	4	(57,692)	-19.3%; S	- 1	9		S (11,845)	-15.6%
Third Quarter Average	921	691	.2	3.9%	09	69	(6)	-13.0%	\$ 80,183	\$ 99,413	8	(19,231)	-19.3%! \$	\$ 21,356	S	25,305 S	(3,948)	-15.6%
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Apr-12			e.	000	×.		v	0.00		A	•	£.	0.020	,	A	•		0.00
May-12	4		1	%00	*	10	ř	%00		S	<b>6</b> 9	*2	%00	· •	₩	•	£	0.0%
Jun-12		7	2	%00	17	()	23	%00		99	5A	5	%00	· ••	<del>\$9</del>	9A 1	19	0.0%
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Fourth Quarter Total		7	O.	%0'0		+	74	2.0		S		(*			S		37	0.0%
Fourth Quarter Average	i i	(0)	Ť	0.0%		**	4	0.0%		S	. 5	*	0.0%		S		Y	0.0%
					100													
Year-to-Date Total	1,572	1,521	51	3.4%	554	622	(89)	-10.9%	10.9% \$ 1,017,585	\$ 922,153	S 8	95,432	10.3%	10,3% \$ 191,469	\$ 187,974	974 \$	3,495	1.9%
Year-to-Date Average	175	691	9	3,4%	62	69	(8)	1966017	-10.9%; \$ 113,065	\$ 102,461	\$ 191	10,604	10.3%;	10.3%; \$ 21.274	s	20,886 \$	388	1.9%

# (Employee & Dependent Combined) Saint Mary's Experience Report Plan Year Beginning

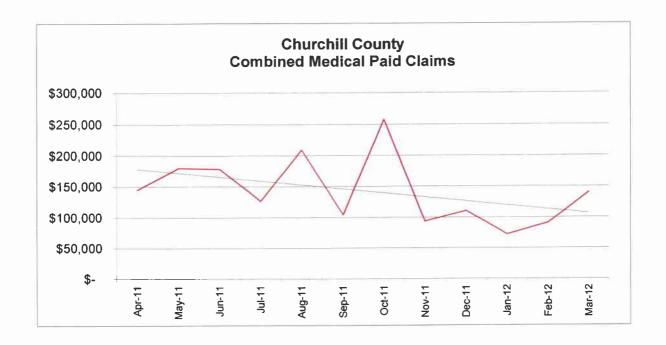
April 1, 2011 (Most Recent 12 Months)

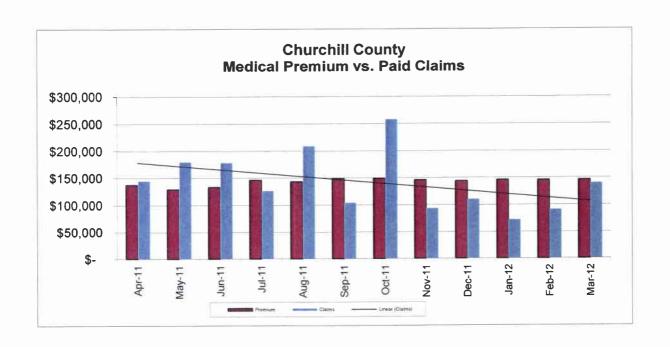
Preferred Provider Program

											Paid
			Medical	Rx	Total	Composite	Medical	Rx	Total	Composite	Loss
Month / Year	EEs	Deps	Premium	Premium	Premium	Premium	Claims*	Claims	Claims*	Claims*	Ratio
			1			0000		0	10000	6040	/03 501
Apr-11	171	99	18,767	\$18 /04	\$13/4/n	2802.92	\$1.50,152	314,879	3143,031	3040.13	0/2.501
May-11	173	99	\$112,198	\$17,016	\$129,213	\$746,90	\$153,980	\$26,584	\$180,564	\$1,043.72	139.7%
Jun-11	172	99	\$115,792	\$17,452	\$133,243	\$774.67	\$154,819	\$24,035	\$178,854	\$1,039,85	134.2%
First Quarter Total	516	661	\$346,756	\$53,171	\$399,927	\$775.05	\$438,951	\$65,497	\$504,448	19.7768	126.1%
First Quarter Average	172	99	\$115,585	\$17,724	\$133,309	\$775.05	\$146,317	\$21,832	\$168,149	19.7768	126.1%
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11-100	7/1	10	\$123,133	325,245	\$140,570	\$0.1000	\$100,780	601,000	200,020	61 210 40	1.46.10/
Aug-11	173	19	\$120,817	\$22,510	\$143,328	8878 49	\$180,585	\$77,815	\$209,400	\$1,210.40	140.1%
Sep-11	175	64	\$125,818	\$23,295	\$149,113	\$852.07	\$82,561	\$22,078	\$104,639	\$597.94	70.2%
Second Ouarter Total	520	186	8369,769	050'698	\$438,819	\$843.88	\$375,932	\$65,062	\$440,994	\$848.06	100.5%
Consend Outstan Augustan	173	69	9562613	53017	\$146.273	5843.88	\$125.311	521.687	\$146.998	\$848.06	100.5%
Second Quarter Average	611	***	ocaioa e								
Oet-11	175	49	\$124.911	\$23,895	\$148,806	\$850.32	\$235,594	\$22,934	\$258,528	\$1,477.30	173.7%
Nov-11	174	62	\$122,764	\$23,053	\$145,817	\$838.03	\$75,860	\$18,053	\$93,913	\$539.73	64.4%
Dec-11	175	62	\$121,203	\$22,626	\$143,829	\$821.88	\$89,651	\$21,351	\$111,002	\$634.30	77.2%
Third Ouarter Total	524	188	\$368,878	\$69.574	\$438,452	\$836.74	\$401,105	\$62,338	\$463,443	\$884.43	105.7%
Third Ouarter Average	175	63	\$122,959	161'825	\$146,151	\$836.74	\$133,702	\$20,779	\$154,481	\$884.43	105.7%
	ì	;	000	7 7 6	070.7410	0000	040	910 710	017 619	6410.17	40.00/
Jan-12	176	79	\$122,896	\$77,173	\$140,009	\$6.29.94	\$55,340	\$15,516	\$17,710	2413.17	47.670
Feb-12	175	59	\$122,677	\$22,929	\$145,606	\$832.03	\$77,330	\$14,072	\$91,402	\$522.30	62.8%
Mar-12	177	59	\$122,998	\$22,996	\$145,994	\$824.82	\$109,878	\$30,619	\$140,497	\$793,77	96.2%
Fourth Ouarter Total	528	180	\$368,571	860,698	\$437,669	\$828.92	\$240,548	\$64,069	\$304,617	\$576.93	%9.69
Fourth Quarter Average	176	09	\$122,857	\$23,033	\$145,890	\$828.92	\$80,183	\$21,356	\$101,539	\$576.93	%9.69
Vace to Date Total	3.088	753	F1 451 074	5960 893	\$1 714 867	5821 30	915 951 15	\$256.966	\$1,713,502	\$820.64	%6.66
Vear-to-Date Average	174	63	\$121.164	\$21.741	\$142.906	\$821.30	\$121.378	\$21.414	\$142.792	\$820,64	%6'66
real-to-Date Overage		Co.			000						

\*Completed claims as provided by St. Mary's Source—Saint Mary's unaudited Monthly Experience Report

# Saint Mary's Health Plans





Churchill County

## **PPO Plan**

CLAIMS IN EXCESS OF \$50,000 (Accumulative Paid Amounts Year to Date)

CLAIMANT	Jul-11 Aug-11	Aug-11	Sep-11	Oct-11	Sep-11 Oct-11 Nov-11 Dec-11 Jan-12	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12
Claim # Total Amount of Claim Year to Date												
1 Employee	80	\$119,151	\$130,443	\$292,857	\$292,928	\$292,928	\$292,943	\$292,943	\$292,943			
2	\$0	\$0	\$0	<b>%</b>	\$0	0\$	\$0	<b>\$</b>	\$0			
3	\$0	\$0	\$0	\$0	0\$	\$0	\$0	\$0	\$0			
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
5	\$0	\$0	20	\$0	\$0	\$0	\$0	\$0	\$0			
										N		
Total	80	\$119,151	\$130,443	\$292,857	\$292,928	\$292,928	\$292,943	\$292,943	\$292,943	20	80	80
Increase Over Previous Month:	Year Service	\$119,151	\$11,292	\$162,414	\$71	20	\$15	20	20	80	20	80

Exhibit 7	
County	
Churchill	

Net Paid Loss Ratios

1,314,940	1,209,054 (217,943) 991,111
<del>69</del>	es es es
Paid Premium	Paid Claims (Med/Rx) Pooled Claims > \$75K Net Paid Claims

Net Paid Loss Ratio

75.37%