

Group Utilization Report



SAN ANTONIO WATER SYSTEM

Client Code: 5900
 Client Effective Date: 01/01/2003
 Client Renew Date: 01/01/2014

Claim Service Date: 1/1/2012 to 2/28/2014

| Period | # of Employees | Premium Received | Admin Cost | Claims Cost | Margin | # of Accessing Members | Avg. Claim Cost per Accessing Member |
|--------------|----------------|---------------------|--------------------|---------------------|--------------------|------------------------|--------------------------------------|
| 01/2012 | 726 | \$11,563.64 | \$2,081.46 | \$11,103.33 | (\$1,621.14) | 111 | \$100.03 |
| 02/2012 | 724 | \$11,578.13 | \$2,084.06 | \$7,864.57 | \$1,629.50 | 89 | \$88.37 |
| 03/2012 | 722 | \$11,532.78 | \$2,075.90 | \$8,327.57 | \$1,129.31 | 81 | \$102.81 |
| 04/2012 | 719 | \$11,480.69 | \$2,066.52 | \$6,580.63 | \$2,833.54 | 76 | \$86.59 |
| 05/2012 | 719 | \$11,500.66 | \$2,070.12 | \$6,743.33 | \$2,687.21 | 70 | \$96.33 |
| 06/2012 | 720 | \$22,973.85 | \$4,135.29 | \$8,449.61 | \$10,388.95 | 82 | \$103.04 |
| 07/2012 | 714 | \$11,381.79 | \$2,048.72 | \$5,839.43 | \$3,493.64 | 66 | \$88.48 |
| 08/2012 | 716 | \$11,379.93 | \$2,048.39 | \$8,023.68 | \$1,307.86 | 89 | \$90.15 |
| 09/2012 | 718 | \$12,243.27 | \$2,203.79 | \$4,573.65 | \$5,465.83 | 50 | \$91.47 |
| 10/2012 | 715 | \$11,366.83 | \$2,046.03 | \$5,130.48 | \$4,190.32 | 52 | \$98.66 |
| 11/2012 | 715 | \$11,411.92 | \$2,054.15 | \$7,982.67 | \$1,375.10 | 78 | \$102.34 |
| 12/2012 | 715 | \$11,304.30 | \$2,034.77 | \$9,100.36 | \$169.17 | 93 | \$97.85 |
| 01/2013 | 764 | \$12,218.16 | \$2,199.27 | \$11,542.69 | (\$1,523.80) | 118 | \$97.82 |
| 02/2013 | 770 | \$12,274.28 | \$2,209.37 | \$7,218.96 | \$2,845.95 | 74 | \$97.55 |
| 03/2013 | 783 | \$12,442.01 | \$2,239.56 | \$7,540.24 | \$2,662.21 | 71 | \$106.20 |
| 04/2013 | 785 | \$12,485.76 | \$2,247.44 | \$7,221.08 | \$3,017.25 | 71 | \$101.71 |
| 05/2013 | 4 | \$0.00 | \$0.00 | \$129.00 | (\$129.00) | 3 | \$43.00 |
| 06/2013 | 4 | \$0.00 | \$0.00 | \$45.00 | (\$45.00) | 1 | \$45.00 |
| 07/2013 | 4 | \$0.00 | \$0.00 | \$125.00 | (\$125.00) | 1 | \$125.00 |
| 08/2013 | 4 | \$0.00 | \$0.00 | \$49.00 | (\$49.00) | 1 | \$49.00 |
| 09/2013 | 4 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0 | \$0.00 |
| 10/2013 | 4 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0 | \$0.00 |
| 11/2013 | 4 | \$0.00 | \$0.00 | \$200.50 | (\$200.50) | 1 | \$200.50 |
| 12/2013 | 0 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0 | \$0.00 |
| 02/2014 | 0 | \$0.00 | \$0.00 | \$45.90 | (\$45.90) | 1 | \$45.90 |
| IBNR* | | | | \$126.23 | (\$126.23) | | |
| Total | 11,753 | \$199,138.00 | \$35,844.84 | \$123,962.91 | \$39,330.25 | 1,033 | \$119.88 |

Group Utilization Report



SAN ANTONIO WATER SYSTEM

Client Code: 5900
Client Effective Date: 01/01/2003
Client Renew Date: 01/01/2014

Claim Service Date: 1/1/2012 to 2/28/2014

| Period | # of Employees | Premium Received | Admin Cost | Claims Cost | Margin | # of Accessing Members | Avg. Claim Cost per Accessing Member |
|--------|----------------|------------------|------------|-------------|--------|------------------------|--------------------------------------|
|--------|----------------|------------------|------------|-------------|--------|------------------------|--------------------------------------|

Admin cost includes administrative cost and premium tax as a % of Premium Received. Broker Commissions are not included.
Accessing Members Per Month equals the total number of members accessing services within the reported month. Note: if a member receives services on multiple dates within one month, the member is counted only once.
Accessing Member Total equals the total number of members accessing services within the defined reporting period.
Note: if a member receives services in multiple months within the reporting period, the member is counted only once. Therefore, this figure will always be less than or equal to the sum of the Accessing Members Per Month column.
*Claims Incurred But Not Yet Reported

Group Utilization Report



SAN ANTONIO WATER SYSTEM

Client Code: KCIH
 Client Effective Date: 05/01/2013
 Client Renew Date: 01/01/2016

Claim Service Date: 1/1/2012 to 2/28/2014

| Period | # of Employees | Premium Received | Admin Cost | Claims Cost | Margin | # of Accessing Members | Avg. Claim Cost per Accessing Member |
|--------------|----------------|---------------------|--------------------|--------------------|--------------------|------------------------|--------------------------------------|
| 05/2013 | 787 | \$12,493.65 | \$2,248.86 | \$6,247.26 | \$3,997.53 | 61 | \$102.41 |
| 06/2013 | 783 | \$12,515.59 | \$2,252.81 | \$5,666.02 | \$4,596.77 | 59 | \$96.03 |
| 07/2013 | 775 | \$12,513.16 | \$2,252.37 | \$8,080.22 | \$2,180.57 | 94 | \$85.96 |
| 08/2013 | 780 | \$12,391.49 | \$2,230.47 | \$7,326.28 | \$2,834.75 | 82 | \$89.34 |
| 09/2013 | 775 | \$12,323.50 | \$2,218.23 | \$5,415.07 | \$4,690.20 | 57 | \$95.00 |
| 10/2013 | 800 | \$12,882.33 | \$2,190.00 | \$6,240.76 | \$4,451.58 | 62 | \$100.66 |
| 11/2013 | 805 | \$12,697.18 | \$2,158.52 | \$7,329.63 | \$3,209.03 | 84 | \$87.26 |
| 12/2013 | 770 | \$12,593.26 | \$2,266.79 | \$9,431.35 | \$895.12 | 102 | \$92.46 |
| 01/2014 | 816 | \$12,421.08 | \$2,111.58 | \$7,938.58 | \$2,370.92 | 89 | \$89.20 |
| 02/2014 | 814 | \$12,268.51 | \$2,085.65 | \$6,516.96 | \$3,665.90 | 76 | \$85.75 |
| IBNR* | | | | \$8,383.80 | (\$8,383.80) | | |
| Total | 7,905 | \$125,099.75 | \$22,015.26 | \$78,575.93 | \$24,508.56 | 689 | \$101.88 |

Admin cost includes administrative cost and premium tax as a % of Premium Received. Broker Commissions are not included.
 Accessing Members Per Month equals the total number of members accessing services within the reported month. Note: if a member receives services on multiple dates within one month, the member is counted only once.
 Accessing Member Total equals the total number of members accessing services within the defined reporting period.
 Note: if a member receives services in multiple months within the reporting period, the member is counted only once. Therefore, this figure will always be less than or equal to the sum of the Accessing Members Per Month column.
 *Claims Incurred But Not Yet Reported