

Enhanced Analysis: Experience-Based Claims Projection

Company Name:

1/1/2020

Claims: Projected and Historical

Projection date	1/1/2020
Projected claims below pooling point - per capita per month	354.52
Projected claims below pooling point - Total	1,626,812

Claims Experience

Period (12 months beginning)	1/1/2019	1/1/2018	1/1/2017
Avg. Enrollment	198	190	181
Medical Claims	1,287,698	1,189,232	1,251,242
Rx Claims	272,925	255,770	284,588
Total Claims	1,560,623	1,445,002	1,535,829

Claims Per Capita/Month*	341.58	320.12	462.12
Experience Year Weight	50.0%	33.3%	16.7%

Composite Per Capita Claim Cost 354.52

*normalized, and trended to projection date based on adult equivalents.

Large Claims Incurred

Period (12 months beginning)	1/1/2019	1/1/2018	1/1/2017
	83,576	54,861	66,854
	141,553	268,346	53,248
		98,634	175,634
		47,319	



