

**Town of Fairfield
Insurance Fund Analysis
Actual July 1, 2010-June 30, 2011**

	360	361	363/364	Total
	Risk Management	Town Medical	B.O.E. Medical	
Fund Balance 7/1/10 (Accrual Basis)	(\$7,641,903)	(\$1,550,043)	\$3,270,507	(\$5,921,439)
Revenues:				
Town Department Premiums	2,175,000	9,508,494	15,371,818	27,055,312
Agency/Cobra/Grant Premiums	-	37,027	1,134,026	1,171,053
Employee Premiums	-	714,740	3,805,745	4,520,485
Retiree Premiums	-	-	1,473,368	1,473,368
Recoveries	156,911	-	-	156,911
Interest	-	-	-	-
Other	-	-	524,576	524,576
Total Revenues	2,331,911	10,260,261	22,309,533	34,901,705
Expenditures:				
Worker's Comp. Claims	2,026,110	-	-	2,026,110
General Liability Claims	114,244	-	-	114,244
Town Property Claims	165,332	-	-	165,332
Claims Handling Service	-	600,747	1,634,221	2,234,968
Medical Access Fees (Anthem)	-	107,777	318,992	426,769
Medical & Dental Claims	-	6,574,853	16,023,133	22,597,986
Prescription Drug Claims	-	1,669,238	4,282,394	5,951,632
Other	-	-	201,340	201,340
Total Expenditures	2,305,686	8,952,614	22,460,080	33,718,380
Net Profit/Loss	26,225	1,307,647	(150,547)	1,183,325
Fund Balance 06/30/11 (Accrual Basis)	(\$7,615,678)	(\$242,396)	\$3,119,960	(\$4,738,115)
Accrual	7,986,230	857,863	1,767,755	10,611,848
Balance without Accrual	370,552	615,467	4,887,715	5,873,733

Unemployment Compensation			
	UC BOE	UC Town	UC Total
FY09	\$ 48,447.34 40.2%	\$ 71,968.76 59.8%	\$ 120,416.10
FY10	\$ 75,303.00 37.9%	\$ 123,257.69 62.1%	\$ 198,560.69
FY11	\$ 108,127.77 52.0%	\$ 99,674.00 48.0%	\$ 207,801.77

Worker's Compensation			
	WC BOE	WC Town	WC Total
FY09	\$ 629,928.00 51.3%	\$ 597,329.00 48.7%	\$ 1,227,257.00
FY10	\$ 765,210.00 42.5%	\$ 1,033,321.00 57.5%	\$ 1,798,531.00
FY11	\$ 1,250,064.00 59.4%	\$ 855,169.28 40.6%	\$ 2,105,233.28