



August 23, 2017

Ms. Andrea Lentine
President
Assurance
c/o Wellness Insurance Network
111 North Canal Street
Suite 550
Chicago, IL 60606

via email

Subject: Wellness Insurance Network Claim Liability

Dear Ms. Lentine:

Wakely Consulting Group was retained to estimate the outstanding claims liability as of June 30, 2017 for the Wellness Insurance Network's (WIN's) self-funded health plan. This report is intended for the use of WIN, the Assurance Agency and auditors as related to the reporting of the June 30, 2017 financial statements. Wakely should be consulted before this report is provided to anyone other than the intended recipients.

Data Used in the Report

The following data was received from the Assurance Agency:

- Benefit descriptions for Dental, Medical Plan A, and Medical Plan B
- 2017 Stop Loss contract
- Detail data for three claimants crossing the stop loss threshold of \$100,000
- Monthly enrollment details for Medical
- Monthly enrollment details for Dental
- Lag report representing medical and prescription drug claims incurred March 2013 – June 2017 and paid July 2015 – June 2017
- Lag report representing dental claims incurred March 2013 – June 2017 and paid July 2015 – June 2017
- Unaudited financial report for the period ending June 30, 2017

We reviewed the data for reasonableness but did not perform an audit of the data. We are not certifying to the accuracy of these data. All our results are dependent on these data. Our results may change should the data be determined to be incorrect or inaccurate. This is consistent with Actuarial Standard of Practice No. 23 (ASOP No. 23), as published by the Actuarial Standards Board of the American Academy of Actuaries. The detailed claim lag triangles we received are displayed in Appendix A.

Summary of Results

Our estimate of the outstanding claim liability for the WIN's self-funded health plan as of June 30, 2017 is \$126,782. This estimate includes a margin of 20%. Margins are required by actuarial standards. In addition, an additional 3% (an industry standard) could be added as an estimate of the expenses of paying the 'runout' claims, called a 'loss adjustment expense'.

For HMOs or insurance companies, an estimate of these expenses is required by statutes. If the arrangement with the administrator is to pay such claims without additional expenses, the loss adjustment expense figure need not be included.

METHODOLOGY

The accompanying Exhibits show the results of our calculations. For medical (including prescription drugs) and dental we used a completion factor method to determine the outstanding claim liability, also called a 'development method'. In certain instances where the development method produced volatile results, a blend of the results from the development method and a projection method was used. This method is consistent with ASOP No. 5, "Incurred Health and Disability Claims" as published by the Actuarial Standards Board of the American Academy of Actuaries.

We ignored the effect of the time value of money as immaterial, given the relatively short claim lag durations and the current environment of low interest rates.

EXHIBIT A

Exhibit A displays the calculated claim liability for June 30, 2017 and monthly per member costs. This exhibit displays the various components of the total liability. The exhibit and calculations are adjusted for recoveries from the stop-loss contract. We received information on stop loss claims and applied the recovery amounts based on the incurred month.

EXHIBIT B

Exhibit B shows the details of the calculations of the incurred claims for each month and the associated monthly member costs. Claims paid through June 30, 2017 are divided by a completion factor appropriate for the month. The completion factors are calculated as described in the METHODOLOGY section of this report.

REVIEW OF PRIOR CALCULATIONS

Actuarial standards, as well as good practice, call for a review of prior calculations as more information becomes available. Using data through June 30, 2017, we estimate the June 30, 2016 claim liability estimate is approximately \$154,033 or 23.9% higher than the original estimate. We note several high claims were paid after June 30, 2016 that were not considered in the liability estimate. The claim lags in Appendix A show claim amounts highlighted in yellow that represent amounts significantly higher than anticipated in the June 30, 2016 estimate. We assume WIN received stop loss reimbursements for some of these amounts have netted stop loss amounts from the restatement estimate.

COMMENTS

Claim liabilities are estimates of claims which have been incurred but not yet paid. They are calculated by using trends and relationships observed in the past and applying them to the future. Wide fluctuations can occur in the difference between the "estimates" and "actual" claim liability, even if the methodology for calculating the liability is actuarially sound. Some of those reasons include:

- 1) The average period between the time a claim is incurred and the date it is paid in the future may not be the same as in the past.
- 2) Large claims may not be present in the same magnitude (higher or lower) for the future relative to the past.
- 3) A new plan has little experience on which to base claim liability estimates, so the calculations may be more volatile. Similarly, a change in administrators can cause problems with little experience on which to base claim liability estimates.

Variances from estimated amounts are not uncommon. However, just because there are potential wide swings, this does not mean the calculation of these liabilities should be taken casually. They are important for determining financial solvency and for setting rate levels. The statement about wide fluctuations is being made to alert the reader the calculation is not a perfect science.

PLAN SURPLUS

As last year, we are commenting on an industry standard or 'proper' amount of surplus for a plan. There are several benchmarks or calculations for this amount, including the Risk-Based Capital formulas from the National Association of Insurance Commissioners.

For a plan the size of WIN's most of these calculations would point toward a surplus amount of about 15-20% of expected annual claims, or a slightly lower percentage of annual premiums.

Our calculations show estimated incurred claims net stop loss reimbursements of about \$3.23 million for the year ending June 30, 2017, so the resulting surplus amount would be about \$646,000.

Using the asset figure indicated in the unaudited financial statement that Wakely received, a surplus amount of about \$3.1 million was indicated, as follows:

Assets	\$3,572,000
Accounts Payable (described earlier)	\$373,000
Claim Liability	\$127,000
Plan Surplus	\$3,072,000

The comments and table immediately above should be taken as general information and should not be considered financial, accounting, or auditing advice. While the plan surplus seems more than adequate based on the unaudited financial statement, WIN should be cautious if considering lowering rates to a loss position, as this practice may make it difficult to restore profitability after the surplus is drawn down to less safe levels.

ACTUARIAL STANDARDS OF PRACTICE

This report is subject to ASOP No. 5 and ASOP No. 23, as described earlier, and also ASOP No. 41, "Actuarial Communications". The narrative and exhibits of this report comply with ASOP No. 41, but the most important consideration is that we have supplied what you need in an understandable manner.

Please let us know if you need additional information concerning the outstanding claim liability calculation or have questions or comments on the information contained in this report. We appreciate your choosing Wakely Consulting Group to provide these figures for you.

Sincerely,



Alison L. Pool, A.S.A., M.A.A.A.
Senior Consulting Actuary
727.507.9858, ext. 7469

cc: Scott Remmenga, Assurance Agency

WIN CL Final Report 6-30-17.docx



Claim Liability Report for Wellness Insurance Network

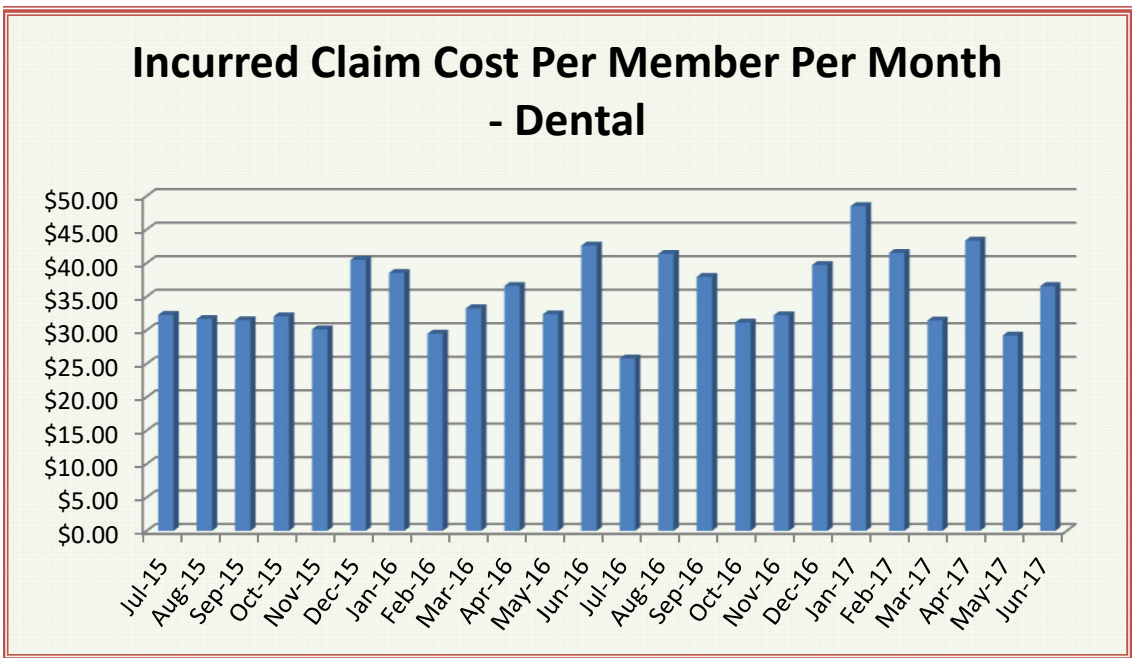
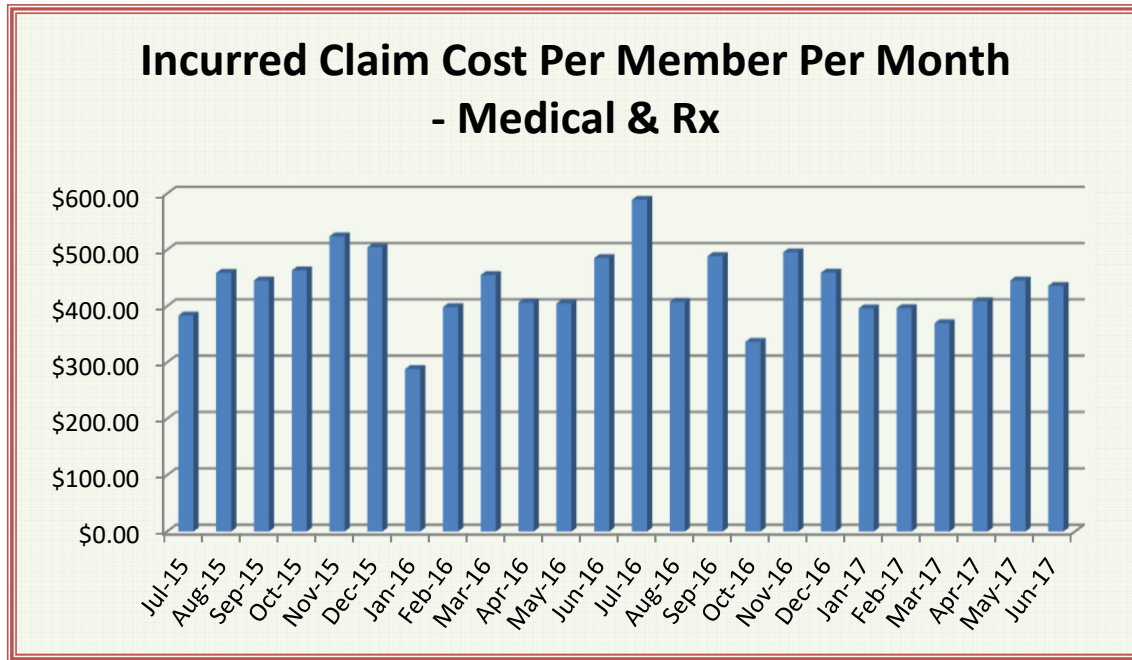
Exhibit A , p1

Unpaid Claim Liabilities as of : June 30, 2017
Based on Claims Paid Through: June 30, 2017

	Medical and Rx	Dental	Total
Claims Incurred Through 6/30/2017 Paid After	\$ -	\$ -	\$ -
Medial Claims yet to be Paid After 6/30/2017	\$ 97,399	\$ 8,253	\$ 105,652
Rx Claims yet to be Paid After 6/30/2017	Included	NA	Included
Liability as of 6/30/2017	\$ 97,399	\$ 8,253	\$ 105,652
Suggested Additional Margin (20.0%)	\$ 19,480	\$ 1,651	\$ 21,130
Subtotal	\$ 116,879	\$ 9,904	\$ 126,782
Expenses of Claim Settlement (3.0%)	\$ 3,506	\$ 297	\$ 3,803
Grand Total	\$ 120,385	\$ 10,201	\$ 130,586

Month	Membership (Medical and Rx)	Estimated Incurred Medical and Rx Claims	Medical Incurred per Member	Membership (Dental)	Estimated Incurred Dental Claims	Dental Incurred per Member
Jul-15	564	\$216,227	\$383.38	456	\$14,717	\$32.27
Aug-15	563	\$258,479	\$459.11	456	\$14,434	\$31.65
Sep-15	564	\$251,451	\$445.83	452	\$14,235	\$31.49
Oct-15	562	\$260,459	\$463.45	453	\$14,524	\$32.06
Nov-15	565	\$296,191	\$524.23	456	\$13,742	\$30.14
Dec-15	566	\$285,601	\$504.60	456	\$18,464	\$40.49
Jan-16	575	\$165,819	\$288.38	471	\$18,149	\$38.53
Feb-16	571	\$227,444	\$398.33	469	\$13,826	\$29.48
Mar-16	577	\$262,746	\$455.37	476	\$15,834	\$33.26
Apr-16	575	\$233,786	\$406.58	476	\$17,414	\$36.58
May-16	575	\$232,806	\$404.88	481	\$15,571	\$32.37
Jun-16	578	\$280,603	\$485.47	478	\$20,368	\$42.61
Jul-16	582	\$342,895	\$589.17	477	\$12,306	\$25.80
Aug-16	575	\$234,475	\$407.78	472	\$19,529	\$41.38
Sep-16	578	\$282,579	\$488.89	474	\$17,989	\$37.95
Oct-16	571	\$192,235	\$336.66	479	\$14,919	\$31.15
Nov-16	572	\$283,623	\$495.84	481	\$15,502	\$32.23
Dec-16	579	\$266,050	\$459.50	483	\$19,188	\$39.73
Jan-17	590	\$233,807	\$396.28	505	\$24,483	\$48.48
Feb-17	581	\$230,414	\$396.58	498	\$20,680	\$41.53
Mar-17	581	\$214,821	\$369.74	496	\$15,601	\$31.45
Apr-17	573	\$234,368	\$409.02	485	\$21,023	\$43.35
May-17	572	\$254,993	\$445.79	488	\$14,254	\$29.21
Jun-17	570	\$248,599	\$436.14	485	\$17,737	\$36.57
12 Month Average	577	\$251,572	\$436.00	485	\$17,768	\$36.62

**Wellness Insurance Network
Monthly Claim Cost per Member**



Wellness Insurance Network Estimated Ultimate Claims - Medical & Rx Valuation Date June 30, 2017							
Incurred Month	NET STOPLOSS	6-Less-2 Average					
	Paid Through 06/30/2017	Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims	
Jul-13	\$160,688	1.000	1.000	\$160,688	\$0	\$0	
Aug-13	\$298,663	1.000	1.000	\$298,663	\$0	\$0	
Sep-13	\$353,355	1.000	1.000	\$353,355	\$0	\$0	
Oct-13	\$200,009	1.000	1.000	\$200,009	\$0	\$0	
Nov-13	\$160,504	1.000	1.000	\$160,504	\$0	\$0	
Dec-13	\$162,380	1.000	1.000	\$162,380	\$0	\$0	
Jan-14	\$165,235	1.000	1.000	\$165,235	\$0	\$0	
Feb-14	\$159,233	1.000	1.000	\$159,233	\$0	\$0	
Mar-14	\$181,583	1.000	1.000	\$181,583	\$0	\$0	
Apr-14	\$139,289	1.000	1.000	\$139,289	\$0	\$0	
May-14	\$157,535	1.000	1.000	\$157,535	\$0	\$0	
Jun-14	\$220,783	1.000	1.000	\$220,783	\$0	\$0	
Jul-14	\$171,823	1.000	1.000	\$171,823	\$0	\$0	
Aug-14	\$233,878	1.000	1.000	\$233,878	\$0	\$0	
Sep-14	\$264,884	1.000	1.000	\$264,884	\$0	\$0	
Oct-14	\$251,787	1.000	1.000	\$251,787	\$0	\$0	
Nov-14	\$165,338	1.000	1.000	\$165,338	\$0	\$0	
Dec-14	\$211,146	1.000	1.000	\$211,146	\$0	\$0	
Jan-15	\$142,303	1.000	1.000	\$142,303	\$0	\$0	
Feb-15	\$174,146	1.000	1.000	\$174,146	\$0	\$0	
Mar-15	\$124,522	1.000	1.000	\$124,522	\$0	\$0	
Apr-15	\$131,294	1.000	1.000	\$131,294	\$0	\$0	
May-15	\$155,135	1.000	1.000	\$155,135	\$0	\$0	
Jun-15	\$158,865	1.000	1.000	\$158,865	\$0	\$0	
Jul-15	\$216,227	1.000	1.000	\$216,227	\$0	\$0	
Aug-15	\$258,479	1.000	1.000	\$258,479	\$0	\$0	
Sep-15	\$251,451	1.000	1.000	\$251,451	\$0	\$0	
Oct-15	\$260,459	1.000	1.000	\$260,459	\$0	\$0	
Nov-15	\$296,191	1.000	1.000	\$296,191	\$0	\$0	
Dec-15	\$285,601	1.000	1.000	\$285,601	\$0	\$0	
Jan-16	\$165,819	1.000	1.000	\$165,819	\$0	\$0	
Feb-16	\$227,444	1.000	1.000	\$227,444	\$0	\$0	
Mar-16	\$262,746	1.000	1.000	\$262,746	\$0	\$0	
Apr-16	\$233,786	1.000	1.000	\$233,786	\$0	\$0	
May-16	\$232,806	1.000	1.000	\$232,806	\$0	\$0	
Jun-16	\$280,603	1.000	1.000	\$280,603	\$0	\$0	
Jul-16	\$342,895	1.000	1.000	\$342,895	\$0	\$0	
Aug-16	\$234,428	1.000	1.000	\$234,475	\$47	\$47	
Sep-16	\$282,466	1.000	1.000	\$282,579	\$113	\$160	
Oct-16	\$192,062	0.999	0.999	\$192,235	\$173	\$333	
Nov-16	\$283,368	0.999	0.999	\$283,623	\$255	\$588	
Dec-16	\$265,731	0.999	0.999	\$266,050	\$319	\$907	
Jan-17	\$233,409	0.998	0.998	\$233,807	\$397	\$1,305	
Feb-17	\$229,008	0.994	0.994	\$230,414	\$1,406	\$2,710	
Mar-17	\$212,114	0.987	0.987	\$214,821	\$2,707	\$5,417	
Apr-17	\$228,641	0.977	0.976	\$234,368	\$5,727	\$11,145	
May-17	\$240,699	0.936	0.944	\$254,993	\$14,294	\$25,439	
Jun-17	\$176,639	0.644	0.711	\$248,599	\$71,960	\$97,399	

Wellness Insurance Network Estimated Ultimate Claims -Dental Only Valuation Date June 30, 2017						
Incurred Month	Paid Through 06/30/2017	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-13	\$12,467	1.000	1.000	\$12,467	\$0	\$0
Aug-13	\$19,197	1.000	1.000	\$19,197	\$0	\$0
Sep-13	\$16,274	1.000	1.000	\$16,274	\$0	\$0
Oct-13	\$14,382	1.000	1.000	\$14,382	\$0	\$0
Nov-13	\$14,068	1.000	1.000	\$14,068	\$0	\$0
Dec-13	\$17,081	1.000	1.000	\$17,081	\$0	\$0
Jan-14	\$21,151	1.000	1.000	\$21,151	\$0	\$0
Feb-14	\$14,622	1.000	1.000	\$14,622	\$0	\$0
Mar-14	\$18,644	1.000	1.000	\$18,644	\$0	\$0
Apr-14	\$18,720	1.000	1.000	\$18,720	\$0	\$0
May-14	\$12,908	1.000	1.000	\$12,908	\$0	\$0
Jun-14	\$18,714	1.000	1.000	\$18,714	\$0	\$0
Jul-14	\$15,284	1.000	1.000	\$15,284	\$0	\$0
Aug-14	\$14,737	1.000	1.000	\$14,737	\$0	\$0
Sep-14	\$14,545	1.000	1.000	\$14,545	\$0	\$0
Oct-14	\$14,186	1.000	1.000	\$14,186	\$0	\$0
Nov-14	\$13,424	1.000	1.000	\$13,424	\$0	\$0
Dec-14	\$18,167	1.000	1.000	\$18,167	\$0	\$0
Jan-15	\$18,332	1.000	1.000	\$18,332	\$0	\$0
Feb-15	\$12,639	1.000	1.000	\$12,639	\$0	\$0
Mar-15	\$8,902	1.000	1.000	\$8,902	\$0	\$0
Apr-15	\$14,318	1.000	1.000	\$14,318	\$0	\$0
May-15	\$11,678	1.000	1.000	\$11,678	\$0	\$0
Jun-15	\$13,675	1.000	1.000	\$13,675	\$0	\$0
Jul-15	\$14,717	1.000	1.000	\$14,717	\$0	\$0
Aug-15	\$14,434	1.000	1.000	\$14,434	\$0	\$0
Sep-15	\$14,235	1.000	1.000	\$14,235	\$0	\$0
Oct-15	\$14,524	1.000	1.000	\$14,524	\$0	\$0
Nov-15	\$13,742	1.000	1.000	\$13,742	\$0	\$0
Dec-15	\$18,464	1.000	1.000	\$18,464	\$0	\$0
Jan-16	\$18,149	1.000	1.000	\$18,149	\$0	\$0
Feb-16	\$13,826	1.000	1.000	\$13,826	\$0	\$0
Mar-16	\$15,834	1.000	1.000	\$15,834	\$0	\$0
Apr-16	\$17,414	1.000	1.000	\$17,414	\$0	\$0
May-16	\$15,571	1.000	1.000	\$15,571	\$0	\$0
Jun-16	\$20,368	1.000	1.000	\$20,368	\$0	\$0
Jul-16	\$12,306	1.000	1.000	\$12,306	\$0	\$0
Aug-16	\$19,529	1.000	1.000	\$19,529	\$0	\$0
Sep-16	\$17,989	1.000	1.000	\$17,989	\$0	\$0
Oct-16	\$14,919	1.000	1.000	\$14,919	\$0	\$0
Nov-16	\$15,487	0.999	0.999	\$15,502	\$16	\$16
Dec-16	\$19,168	0.999	0.999	\$19,188	\$19	\$35
Jan-17	\$24,400	0.997	0.997	\$24,483	\$83	\$118
Feb-17	\$20,610	0.997	0.997	\$20,680	\$70	\$188
Mar-17	\$15,504	0.994	0.994	\$15,601	\$97	\$285
Apr-17	\$20,884	0.990	0.993	\$21,023	\$139	\$424
May-17	\$13,492	0.975	0.947	\$14,254	\$762	\$1,186
Jun-17	\$10,670	0.712	0.602	\$17,737	\$7,067	\$8,253

Medical only	incurred month																	Total								
	9/30/2015	10/31/2015	11/30/2015	12/31/2015	1/31/2016	2/29/2016	3/31/2016	4/30/2016	5/31/2016	6/30/2016	7/31/2016	8/31/2016	9/30/2016	10/31/2016	11/30/2016	12/31/2016	1/31/2017	2/28/2017	3/31/2017	4/30/2017	5/31/2017	6/30/2017		Total		
7/31/2013																									160,688	
8/31/2013																									298,663	
9/30/2013		-1,915																							353,355	
10/31/2013																									200,009	
11/30/2013																									160,504	
12/31/2013																									162,380	
1/31/2014																									165,235	
2/28/2014																									159,233	
3/31/2014	68																								181,583	
4/30/2014							31																		139,289	
5/31/2014							31																		157,535	
6/30/2014							1,061																		220,783	
7/31/2014																									171,823	
8/31/2014																									233,878	
9/30/2014																									264,884	
10/31/2014																									251,787	
11/30/2014																					5,804				165,338	
12/31/2014			962			-55																			211,146	
1/31/2015	58	334		298																					142,303	
2/28/2015	256	884			194	29																			174,146	
3/31/2015	256	1,046			58	122																			124,522	
4/30/2015		415	23			57				1,168															131,294	
5/31/2015	839	221		83	22					977															155,135	
6/30/2015	2,366	152		2,142	478	152				338															158,865	
7/31/2015	3,329	3,264	-544	425	248	-475	302																		216,227	
8/31/2015	80,502	2,849	2,987	275	105	4	42			-73															258,479	
9/30/2015	151,672	90,431	7,197	775	885	95	312	102		-97															251,451	
10/31/2015		170,096	77,741	8,280	311	2,775	-68	621	152	264	14														260,459	
11/30/2015			142,759	146,651	3,374	645	127	953		113															296,191	
12/31/2015				146,359	123,386	13,339	1,240	1,000		385	170														285,601	
1/31/2016					106,758	53,806	2,902	1,645	480	119	27														165,819	
2/29/2016						135,827	78,559	10,274	1,894	473	237	157													227,444	
3/31/2016							116,330	126,363	17,096	1,655	967	254													262,746	
4/30/2016								135,338	91,362	4,195	1,071	533													233,786	
5/31/2016									157,733	63,525	9,222	-1													232,806	
6/30/2016										168,571	297,333	138,301	-6,957	5,754											603,740	
7/31/2016																										438,721
8/31/2016																										302,392
9/30/2016																										255,483
10/31/2016																										312,428
11/30/2016																										279,689
12/31/2016																										246,841
1/31/2017																										240,730
2/28/2017																										237,742
3/31/2017																										241,380
4/30/2017																										264,322
5/31/2017																										193,842
6/30/2017																										110,688
Totals	239,354	267,757	231,126	305,289	235,819	207,444	199,747	278,557	268,593	240,698	550,181	492,419	272,226	253,662	240,215	313,706	272,291	230,093	238,305	245,627	279,092	299,600			11,068,105	

Wellness Insurance Network

Dental only		Paid Month																									
incurred month	7/31/2013	8/31/2013	9/30/2013	10/31/2013	11/30/2013	12/31/2013	1/31/2014	2/28/2014	3/31/2014	4/30/2014	5/31/2014	6/30/2014	7/31/2014	8/31/2014	9/30/2014	10/31/2014	11/30/2014	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015	7/31/2015	8/31/2015	
7/31/2013	8,789						100																				
8/31/2013		2,871																									
9/30/2013			4,127																								
10/31/2013				3,952																							
11/30/2013					3,721																						
12/31/2013						10,434																					
1/31/2014							10,818																				
2/28/2014								4,738																			
3/31/2014									1,012																		
4/30/2014										5,563																	
5/31/2014											188																
6/30/2014											601																
7/31/2014											438																
8/31/2014												994															
9/30/2014												145															
10/31/2014													40														
11/30/2014																											
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5/31/2017																											
6/30/2017																											
Totals	8,789	17,624	15,937	13,007	14,424	14,864	19,625	17,461	14,707	22,072	13,717	18,760	16,395	13,448	15,989	15,734	8,730	17,479	18,342	14,423	12,202	11,019	13,084	14,794	16,902	11,601	

Wellness Insurance I

Dental only																				Total					
incurred month	9/30/2015	10/31/2015	11/30/2015	12/31/2015	1/31/2016	2/29/2016	3/31/2016	4/30/2016	5/31/2016	6/30/2016	7/31/2016	8/31/2016	9/30/2016	10/31/2016	11/30/2016	12/31/2016	1/31/2017	2/28/2017	3/31/2017	4/30/2017	5/31/2017	6/30/2017		Total	
7/31/2013																									12,467
8/31/2013																									19,197
9/30/2013																									16,274
10/31/2013																									14,382
11/30/2013																									14,068
12/31/2013																									17,081
1/31/2014																									21,151
2/28/2014																									14,622
3/31/2014																									18,844
4/30/2014																									18,720
5/31/2014																									12,908
6/30/2014																									18,714
7/31/2014																									15,284
8/31/2014																									14,737
9/30/2014																									14,545
10/31/2014																									14,186
11/30/2014	975																								13,424
12/31/2014	55			175																					18,167
1/31/2015																									18,332
2/28/2015																									12,639
3/31/2015																									8,902
4/30/2015																									14,318
5/31/2015		77																							11,678
6/30/2015																									13,675
7/31/2015																									14,717
8/31/2015	4,629	228																							14,434
9/30/2015	10,788	2,547	1,022	-122																					14,235
10/31/2015		10,068	2,695	942		819																			14,524
11/30/2015					259																				13,742
12/31/2015			7,477	5,859	8,412	422		184	147																18,464
1/31/2016				9,446	8,412	4,687	2,639	1,469			787														18,149
2/29/2016					8,568	4,687	6,625	6,860	315	25															13,826
3/31/2016					9,660	6,165	9,660	6,165	-151	160															15,834
4/30/2016								8,294	8,626	90															17,414
5/31/2016								9,295	9,295	3,827	90	684	404		1,359										15,571
6/30/2016										13,183	6,939	439													20,368
7/31/2016										6,932	5,249	125				194	-471	84							12,306
8/31/2016											10,863	7,419	98	1,149											19,529
9/30/2016												6,592	1,879	98	1,149								146		17,989
10/31/2016												9,372	6,592	10,437	4,358							139			14,919
11/30/2016												10,320	4,995												15,487
12/31/2016													13,697	4,556	428	289	198								19,168
1/31/2017																	4,556	428	289						24,400
2/28/2017																	15,187	7,639	73						20,610
3/31/2017																		11,016	8,224	228					20,610
4/30/2017																			13,142	2,035					15,504
5/31/2017																				15,495	4,639		750		20,884
6/30/2017																					10,016		3,476		13,492
																							10,670		10,670
Totals	16,447	12,920	11,194	16,300	17,239	12,552	19,159	16,427	17,917	17,035	14,998	17,235	17,636	17,127	19,065	18,870	19,273	19,168	21,728	18,095	17,921	14,917		764,350	