

**INTERGOVERNMENTAL PERSONNEL
BENEFIT COOPERATIVE**

Glen Ellyn, Illinois

ANNUAL FINANCIAL REPORT

**AS OF AND FOR THE YEARS ENDED
JUNE 30, 2013 AND 2012**

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
Annual Financial Report

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June 30, 2013 and 2012

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REPORT OF INDEPENDENT AUDITORS

INDEPENDENT AUDITOR'S REPORT

Members of the Board of Directors
Intergovernmental Personnel Benefit Cooperative
Glen Ellyn, Illinois

We have audited the accompanying financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative), as of and for the years ended June 30, 2013 and 2012, and the related notes to the financial statements, which collectively comprise the Cooperative's basic financial statements as listed in the accompanying table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinion

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the financial position of the Intergovernmental Personnel Benefit Cooperative, as of June 30, 2013 and 2012, and the changes in financial position and, where applicable, cash flows thereof for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Emphasis of Matter

The Cooperative adopted GASB Statement No. 63, *Financial Reporting of Deferred Outflows of Resources, Deferred Inflows of Resources, and Net Position*, and GASB Statement No. 65, *Items Previously Reported as Assets and Liabilities* during the year ended June 30, 2013. Statement No. 63 added new classifications on the statements of position and changed net assets to net position. Statement No. 65 changed the classifications of certain items on the statement of position to the new classifications contained in GASB Statement No 63. Our opinion was not modified with respect to this matter.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and the required supplementary information listed in the table of contents be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Intergovernmental Personnel Benefit Cooperative's basic financial statements. The supplemental data is presented for purposes of additional analysis and are not a required part of the basic financial statements.

The supplemental data is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the supplemental data is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

The statistical section has not been subjected to the auditing procedures applied in the audit of the basic financial statements and, accordingly, we do not express an opinion or provide any assurance on them.

A handwritten signature in black ink, appearing to read "Schmitt".

Naperville, Illinois
November 6, 2013

MANAGEMENT DISCUSSION AND ANALYSIS

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS

For the Years Ended June 30, 2013, 2012 and 2011

Management of the Intergovernmental Personnel Benefit Cooperative (IPBC) offers this narrative overview and analysis of the financial activities for the fiscal year ended June 30, 2013. We encourage readers to consider the information presented here in conjunction with IPBC financial statements and notes to the financial statements to enhance their understanding of IPBC's financial performance.

Intergovernmental Personnel Benefit Cooperative – Overview

The IPBC is a public entity risk pool established in 1979 by certain units of local government in Illinois to administer some or all of the personnel benefit programs offered by the participating members to their officers, employees and retirees and also to administer the benefit programs available to the officers, employees and retirees of certain other nonmember governmental, quasi governmental, and nonprofit public service units. These benefit programs include, but are not limited to, medical expense claim payments, dental and life insurance.

The Cooperative acts as public entity risk pool to receive, process and pay such claims as may come within the benefit programs of each participating unit. All units participating in the Cooperative pool their risks and funds and do share in the cost of losses or surpluses.

IPBC is governed by a Board of Directors, which consists of one appointed representative from each member entity as defined in the by-laws. Each Director has an equal vote. The officers of IPBC are chosen by the Board of Directors from among their membership. The Board of Directors determines the general policies of the IPBC; makes all appropriations; approves contracts and renewal terms; adopts by-laws, rules and regulations; and exercises such powers and performs such duties as may be prescribed in the Cooperative by-laws. During the fiscal year, the Board of Directors created a nine member Executive Board that is responsible for implementing the policy decisions of the Board of Directors and is responsible for the regular activities of the IPBC.

During this fiscal year there were 69 entities participating in IPBC including sub-pools. Pursuant to the by-laws and rules developed by the IPBC, 32 separate entities were participating as members of five sub-pools. Sub-pools are each entitled to one full membership on the Board of Directors and are established to enable smaller entities to further share their risk. A complete list of the different entities participating in the IPBC is contained in the schedules. During the year, no new members entered or left the Cooperative. The remaining equity, after run-out, has been moved to the Terminal Reserve Payable accounts.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Financial Position

The separate accounts of the Cooperative are as follows:

- Administrative Account – This account is used to control and pay the administrative expenses of the Cooperative
- Benefit Account – This account is used to control and account for the costs associated with the indemnity program, primarily the various PPO programs.
- HMO Account – This account is used to control and account for the costs associated with the HMO program.
- Terminal Reserve Account – This account is used to accumulate declared dividends and other assets payable to the members.

Total assets increased \$14,738,153 from \$96,888,622 in 2012 to \$111,626,775 in 2013. Cash and investments increased from \$95,124,250 to \$111,427,473. Net position increased from \$37,414,580 to \$51,258,449.

The IPBC investment portfolio consists of \$71,179,781 in the Illinois Metropolitan Investment Fund and \$110,998 in the Illinois Funds and other money market type funds.

Statements of Net Position

	2013	2012	2011
Total Current Assets	\$ 111,626,775	96,888,622	82,463,643
Total Current Liabilities	60,368,326	59,474,042	51,735,870
Net Position	51,258,449	37,414,580	30,727,773

Results of Operations

Operating revenues, consisting of member contributions, increased 14% from \$154,686,356 in 2012 to \$162,468,804 in 2013. Total operating expenses increased from \$148,188,794 to \$148,730,786. Net claims expense was 87.7% of total operating expenses or \$130,429,913 and increased 1.7% from 2012.

In the Administrative Fund, operating revenues exceeded operating expenses by \$2,957 and net position increased to \$659,879 in 2013 from \$647,165 in 2012.

In the Benefit Fund, operating revenues exceeded operating expenses by \$13,115,899 and net position increased to \$45,316,763 from \$32,052,636 in 2012.

In the HMO Fund, operating revenues exceeded operating expenses by \$5,281,807. Pursuant to IPBC policies, this amount will be transferred to the participating members' terminal reserve balances in the next fiscal year, upon acceptance of the annual financial report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations - Continued

Statements of Revenues, Expenses and Changes in Net Position

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Operating Revenues	\$ 162,468,804	154,686,356	135,204,341
Operating Expenses	148,730,786	148,188,794	130,760,281
Operating Income	13,738,018	6,497,562	4,444,060
Nonoperating Revenues	105,851	189,245	581,106
Change in Net Position	13,843,869	6,686,807	5,025,166
Net Position - Beginning	37,414,580	30,727,773	25,702,607
Net Position - Ending	<u>51,258,449</u>	<u>37,414,580</u>	<u>30,727,773</u>

Request for Information

This financial report is designed to provide a general overview of IPBC's finances for all those with an interest. Questions concerning any of the information provided in this report or requests for additional information should be addressed to:

Lisa Happ, Director of Finance
Village of Schaumburg
101 Schaumburg Court
Schaumburg, Illinois, 60193-1899.

BASIC FINANCIAL STATEMENTS

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Net Position
June 30, 2013 and 2012**

	<u>2013</u>	<u>2012</u>
ASSETS		
Cash and Investments	\$ 111,427,473	95,124,250
Receivables		
Recoveries	130,874	1,435,387
Prepaid Expenses	68,428	328,985
Total Assets	<u>111,626,775</u>	<u>96,888,622</u>
LIABILITIES		
Accounts Payable	1,719,548	1,572,839
Due to Members	32,775,005	31,109,512
Claims Payable	25,873,773	26,791,691
Total Liabilities	<u>60,368,326</u>	<u>59,474,042</u>
NET POSITION		
Unrestricted	<u>51,258,449</u>	<u>37,414,580</u>

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Revenues, Expenses, and
Changes in Net Position
Years Ended June 30, 2013 and 2012**

	2013	2012
Operating Revenues		
Member Contributions - Net	\$ 162,468,804	154,686,356
Operating Expenses		
Administration	10,135,419	11,964,222
Insurance Premiums	8,165,454	8,014,383
Claims Expense - Net	130,429,913	128,210,189
Total Operating Expenses	148,730,786	148,188,794
Operating Income	13,738,018	6,497,562
Nonoperating Revenues		
Investment Income	105,851	189,245
Change in Net Position	13,843,869	6,686,807
Net Position - Beginning	37,414,580	30,727,773
Net Position - Ending	51,258,449	37,414,580

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Cash Flows
Years Ended June 30, 2013 and 2012**

	2013	2012
Cash Flow from Operating Activities		
Cash Received from Members	\$ 164,134,297	158,485,311
Cash Received from Claim Recoveries	5,149,208	6,478,442
Cash Paid to Vendors	(17,893,607)	(19,940,354)
Cash Paid for Claims	(135,192,526)	(130,540,955)
	<u>16,197,372</u>	<u>14,482,444</u>
Cash Flow from Investing Activities		
Purchase of Investments	(71,179,780)	(33,088,311)
Proceeds from Investment Maturities	33,088,311	21,465,725
Interest Received on Investments	105,851	266,016
	<u>(37,985,618)</u>	<u>(11,356,570)</u>
Net Increase/ (Decrease) in Cash and Cash Equivalents	(21,788,246)	3,125,874
Cash and Cash Equivalents - Beginning	<u>62,035,939</u>	<u>58,910,065</u>
Cash and Cash Equivalents - Ending	<u><u>40,247,693</u></u>	<u><u>62,035,939</u></u>
Cash and Investments		
Cash and Cash Equivalents	40,247,693	62,035,939
Investments	71,179,780	33,088,311
	<u>111,427,473</u>	<u>95,124,250</u>
Reconciliation of Operating Income to Net Cash from Operating Activities		
Operating Income	13,738,018	6,497,562
Adjustments to Reconcile Operating Income to Net Cash from Operating Activities		
Changes in Assets and Liabilities		
Recoveries Receivable	1,304,513	531,532
Prepaid Expenses	260,557	(284,822)
Accounts Payable	146,709	323,073
Due to Members	1,665,493	3,798,955
Claims Payable	(917,918)	3,616,144
	<u>16,197,372</u>	<u>14,482,444</u>
Net Cash from Operating Activities	<u><u>16,197,372</u></u>	<u><u>14,482,444</u></u>

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS

June 30, 2013 and 2012

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative) have been prepared in conformity with accounting principles generally accepted in the United States of America, as applied to government units (hereinafter referred to as generally accepted accounting principles (GAAP)). The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The more significant of the Cooperative's accounting policies are described below.

Reporting Entity

The Intergovernmental Personnel Benefit Cooperative is a cooperative established by certain units of local government in Illinois to administer some or all of the personnel benefit programs offered by the participating members to their officers and employees and also to administer the benefit programs available to the officers and employees of certain other nonmember governmental, quasi governmental, and nonprofit public service units. The Cooperative acts as a public entity risk pool to receive, process, and pay such claims as may come within the benefit program of each participating unit. All units participating in the Cooperative pool their risks and funds and do share in the cost of losses or surpluses.

As required by GAAP, these financial statements present the Cooperative and its component units, entities for which the Cooperative is considered to be financially accountable. There are no component units of the Cooperative, and the Cooperative should not be reported as a component unit of any of its members.

Basis of Accounting

The accounting policies for the Cooperative conform to generally accepted accounting principles applicable to proprietary funds of governmental units. The financial records of the Cooperative are maintained by utilizing the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time they are incurred.

The separate accounts of the Cooperative are as follows:

Administrative Account - This account is used to control and pay the administrative expenses of the Cooperative.

Benefit Account - This account is used to control and account for the costs associated with the indemnity program.

HMO Account - This account is used to control and account for the costs associated with the HMO program.

Terminal Reserve Account - This account is used to accumulate declared dividends payable to the members.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Basis of Accounting (Continued)

The Cooperative's financial statements are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operation of these funds are included on the statement of net position. Proprietary fund operating statements present increases (e.g., revenues) and decreases (e.g., expenses) in net total net position.

Cash and Cash Equivalents

For purposes of the statement of cash flows, the Cooperative considers all highly liquid investments with an original maturity of three months or less when purchased to be cash equivalents.

Investments

Investments with a maturity of one year or less when purchased and nonnegotiable certificates of deposit are stated at amortized cost. Investments with a maturity greater than one year when purchased are reported at fair value. Fair value is based on quoted market prices at June 30 for debt securities, equity securities and mutual funds, and contract values for insurance contracts.

Operating and Nonoperating Revenues/Expenses

Operating revenues/expenses include all revenues/expenses directly related to providing services. Incidental revenues/expenses are reported as nonoperating.

NOTE 2. - DEPOSITS AND INVESTMENTS

Permitted Deposits and Investments – The investment policy authorizes the Cooperative to make deposits/invest in insured commercial banks, savings and loan institutions, obligations of the U.S. Treasury and U.S. agencies, insured credit union shares, money market mutual funds with portfolios of securities issued or guaranteed by the United States or agreements to repurchase these same obligations, repurchase agreements, short-term commercial paper rated within the three highest classifications by at least two standard rating services, and Illinois Funds.

Illinois Funds is an investment pool managed by the State of Illinois, Office of the Treasurer, which allows governments within the State to pool their funds for investment purposes. Illinois Funds is not registered with the SEC as an investment company, but does operate in a manner consistent with Rule 2a7 of the Investment Company Act of 1940. Investments in Illinois Funds are valued at Illinois Funds' share price, which is the price the investment could be sold for.

Illinois Metropolitan Investment Fund (IMET) is a not-for-profit investment trust formed pursuant to the Illinois Municipal Code. IMET is managed by a Board of Trustees elected from the participating members. IMET is not registered with the SEC as an Investment Company. Investments in IMET are valued at the share price, the price for which the investment could be sold.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS-(Continued)

Credit Risk, Custodial Credit Risk, and Concentration Risk

Deposits. At year end, the carrying amount of the Cooperative’s deposits totaled \$40,136,695 and bank balances totaled \$40,148,391.

Investments. At year end, the Cooperative has the following investments and maturities:

Investments as of Year Ended June 30, 2013	Fair Value	Remaining Maturities - in Years		
		Less Than 1	1-5	6-10
Illinois Metropolitan Investment Fund	\$ 33,829,837	-	33,829,837	-
Total	33,829,837	-	33,829,837	-
<hr/>				
Investments as of Year Ended June 30, 2012				
Illinois Metropolitan Investment Fund	\$ 25,794,460	-	25,794,460	-
Total	25,794,460	-	25,794,460	-

Interest Rate Risk. Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. The Cooperative limits its exposure to interest rate risk by structuring the portfolio “so that securities mature to meet cash requirements for ongoing operations.” The Cooperative’s investment policy limits the maturity to “shorter term securities, money market mutual funds or similar investment pools and limiting the average maturity of the portfolio”; in addition, a portion of the portfolio should be continuously invested in readily available funds such as local government investment pools, money market funds, or overnight repurchase agreements to ensure that appropriate liquidity is maintained to meet ongoing obligations. Illinois Funds have an average duration of less than 30 days.

Credit Risk. Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. The Cooperative’s investment policy establishes criteria for allowable investments by limiting investments by the type of securities, so the impact of potential losses from any one type of security or from on individual issuer will be minimized. The investment criteria follow the requirements as defined by state and local law. The Illinois Funds is rated AAA by Moody’s. The Cooperative’s investment policy also prescribes to the “prudent person” rule, which states, “Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion, and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the primary objective of safety as well as the secondary objective of the attainment of market rates of return.”

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Credit Risk, Custodial Credit Risk, and Concentration Risk (Continued)

Custodial Credit Risk - Deposits. In the case of deposits, this is the risk that in the event of a bank failure, the Cooperative's deposits may not be returned to it. The Cooperative's investment policy requires pledging of collateral for all bank balances in excess of federal depository insurance and states, "where allowed by state law and in accordance with the GFOA Recommended Practices on the Collateralization of Public Deposits, full collateralization will be required on all demand deposit accounts, including checking accounts and non-negotiable certificates of deposit." At June 30, 2013, the entire amount of the bank balance of the deposits was covered by federal depository or equivalent insurance or covered by collateral of \$51,486,803, held in the Cooperative's name, by the Cooperative's agent, J.P. Morgan Chase Bank.

Custodial Credit Risk - Investments. For an investment, this is the risk that, in the event of the failure of the counterparty, the Cooperative will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. To limit its exposure, the Cooperative's investment policy requires all security transactions that are exposed to custodial credit risk to be processed on a delivery versus payment (DVP) basis with the underlying investments held by a third-party custodian acting as the Cooperative's agent separate from where the investment was purchased or by the trust department of the bank where purchased, in the Cooperative's name.

Concentration of Credit Risk. This is the risk of loss attributed to the magnitude of the Cooperative's investment in a single issuer. At June 30, 2013, the Cooperative's investments in Illinois Metropolitan Investment Funds accounts exceed 5% of the portfolio. The investment policy seeks to eliminate risk of loss resulting from the overconcentration of assets in a specific maturity, issuer, or class of securities, all cash and cash equivalents assets in the cooperative shall be diversified by maturity, issuer, and class of security.

NOTE 3 - RISK MANAGEMENT

The liability for all benefit claims, including all known claims plus claims incurred but not reported, has been accrued and is based on the estimated cost of settling the claims, including the effects of inflation and other societal and economic factors.

All Cooperative indemnity medical and HMO claims are subject to an individual stop loss amount. The indemnity medical claims individual stop loss amount was \$125,000 for 2013 and 2012. However, the Cooperative has self-funded 70% of the risk of these claims. This results in no reimbursements due from the stop loss vendor until the 70% is exceeded. During 2013, 2012 and 2011, \$3,545,394, \$4,326,734, and \$3,631,956, respectively, of self-funded stop loss are shared by all members. The HMO medical claims individual stop loss amount was \$175,000 for 2013, 2012 and 2011. As of June 30, 2013, 2012 and 2011, the amounts to be recovered from individual stop loss amounts totaled \$257,853, \$584,244 and \$493,188, respectively, and were included in the financial statements as recoveries receivable.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 3 - RISK MANAGEMENT (Continued)

The following is a summary of claim activity for the years ended June 30, 2013, 2012 and 2011:

	2013	2012	2011
Claims Payable - Beginning	\$ 26,791,691	23,175,547	22,108,082
Current Year Provision for Insured Events	130,429,913	128,210,189	115,475,873
Payment of Claims			
Events of the Current Year	(104,556,140)	(101,418,498)	(92,300,326)
Events of Prior Years	(26,791,691)	(23,175,547)	(22,108,082)
Claims Payable Ending	<u>25,873,773</u>	<u>26,791,691</u>	<u>23,175,547</u>

REQUIRED SUPPLEMENTARY INFORMATION

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Required Supplementary Information
Claims Development Information - Last Ten Years
June 30, 2013

See Following Page

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Required Supplementary Information
Claims Development Information - Last Ten Years
June 30, 2013**

	2009	2010	2011	2012	2013
Revenues	\$ 93,881,247	117,730,246	144,063,158	154,875,601	162,574,655
Unallocated Expenses	13,322,927	18,196,227	16,651,774	19,978,605	18,300,873
Net Incurred Expenses	73,909,032	98,363,937	119,225,912	128,210,189	130,429,913
Paid Claims					
End of Policy Year	50,869,510	75,773,801	97,117,830	101,418,498	104,556,140
One Year Later	73,909,032	98,363,937	119,225,912	128,210,189	-
Two Years Later	73,909,032	98,363,937	119,225,912	-	-
Three Years Later	73,909,032	98,363,937	-	-	-
Four Years Later	73,909,032	-	-	-	-
Re-estimated Incurred Claims and Expense					
End of Policy Year	73,909,032	98,363,937	119,225,912	128,210,189	130,429,913
One Year Later	73,909,032	98,363,937	119,225,912	128,210,189	-
Two Years Later	73,909,032	98,363,937	119,225,912	-	-
Three Years Later	73,909,032	98,363,937	-	-	-
Four Years Later	73,909,032	-	-	-	-

	2004	2005	2006	2007	2008
Revenues	\$ 40,115,610	62,006,114	73,019,318	69,387,828	85,835,022
Unallocated Expenses	3,078,232	5,818,331	7,806,468	7,235,063	14,401,569
Net Incurred Expenses	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
Paid Claims					
End of Policy Year	27,127,909	37,362,595	42,767,584	46,902,659	49,040,246
One Year Later	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
Two Years Later	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
Three Years Later	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
Four Years Later	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
Re-estimated Incurred Claims and Expense					
End of Policy Year	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
One Year Later	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
Two Years Later	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
Three Years Later	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598
Four Years Later	35,966,952	52,863,156	55,493,466	61,269,935	65,824,598

SUPPLEMENTAL DATA

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Position - By Accounts
June 30, 2013

See Following Page

STATISTICAL SECTION

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Position - By Accounts
June 30, 2013**

	Administrative	Benefit	HMO	Terminal Reserve	Totals
ASSETS					
Cash and Investments	\$ 663,795	63,094,462	14,331,506	33,337,710	111,427,473
Recoveries Receivables	-	24,608	106,266	-	130,874
Prepaid Expenses	5,658	62,770	-	-	68,428
Total Assets	669,453	63,181,840	14,437,772	33,337,710	111,626,775
LIABILITIES					
Accounts Payable	9,574	645,169	502,100	562,705	1,719,548
Due to Members - Dividends	-	-	-	32,775,005	32,775,005
Claims Payable	-	17,219,908	8,653,865	-	25,873,773
Total Liabilities	9,574	17,865,077	9,155,965	33,337,710	60,368,326
NET POSITION					
Unrestricted	659,879	45,316,763	5,281,807	-	51,258,449

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues, Expenses, and
Changes in Net Position - by Accounts
Year Ended June 30, 2013**

	Administrative	Benefit	HMO	Terminal Reserve	Totals
Operating Revenues					
Member Contributions - Net	\$ 1,957,735	114,138,906	49,369,315	(2,997,152)	162,468,804
Operating Expenses					
Administration	1,954,778	4,267,083	2,248,065	1,665,493	10,135,419
Insurance Premiums	-	7,062,665	1,102,789	-	8,165,454
Claims Expense - Net	-	89,693,259	40,736,654	-	130,429,913
Total Operating Expenses	1,954,778	101,023,007	44,087,508	1,665,493	148,730,786
Operating Income (Loss)	2,957	13,115,899	5,281,807	(4,662,645)	13,738,018
Nonoperating Revenues					
Interest Income	-	-	-	105,851	105,851
Income (Loss) Before Transfers	2,957	13,115,899	5,281,807	(4,556,794)	13,843,869
Internal Transfers	9,757	148,228	(4,714,779)	4,556,794	-
Change in Net Position	12,714	13,264,127	567,028	-	13,843,869
Net Position - Beginning	647,165	32,052,636	4,714,779	-	37,414,580
Net Position - Ending	659,879	45,316,763	5,281,807	-	51,258,449

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - Administrative Account
June 30, 2013**

See Following Page

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - Administrative Account
Year Ended June 30, 2013**

	Member Balance Beginning	Member Contributions	Administrative Expenses			Internal Transfer	(2) Change in Net Position	Member Balance Ending
			GBS Service Fees	(1) Other Service Fees	Total			
Barrington	\$ 18,012	21,955	19,657	2,476	22,133	-	(178)	17,834
Bloomington	19,421	19,158	17,030	2,324	19,354	-	(196)	19,225
Buffalo Grove	1,356	48,672	44,082	3,934	48,016	-	656	2,012
Carol Stream	6,281	34,207	30,903	3,145	34,048	-	159	6,440
Carpentersville	8,793	34,826	31,166	3,178	34,344	-	482	9,275
CLC - JAWA	(729)	4,923	4,476	1,547	6,023	729	(371)	(1,100)
Collinsville	7,814	35,394	31,881	3,209	35,090	-	304	8,118
Crystal Lake	2,622	52,314	47,522	4,133	51,655	-	659	3,281
Deerfield	17,511	36,671	32,959	3,279	36,238	-	433	17,944
DeKalb	12,444	62,260	56,455	4,675	61,130	-	1,130	13,574
Des Plaines	16,423	90,322	81,385	6,206	87,591	-	2,731	19,154
DuPage Forest Preserve	31,651	58,361	52,625	4,463	57,088	-	1,273	32,924
Evanston	24,162	157,761	141,373	9,886	151,259	-	6,502	30,664
EWBC	(5,737)	30,567	27,362	10,614	37,976	5,737	(1,672)	(7,409)
Franklin Park	19,018	28,406	25,352	2,828	28,180	-	226	19,244
Glenview	31,701	77,684	69,894	5,517	75,411	-	2,273	33,974
Hanover Park	23,022	40,745	36,655	3,501	40,156	-	589	23,611
Highland Park	15,586	69,040	62,506	5,045	67,551	-	1,489	17,075
Hinsdale	18,711	24,079	21,625	2,592	24,217	-	(138)	18,573
Hoffman Estates	42,316	72,566	65,050	5,238	70,288	-	2,278	44,594
Homewood	5,114	23,939	21,551	2,584	24,135	-	(196)	4,918
Libertyville	8,923	33,621	30,201	3,113	33,314	-	307	9,230
Morton Grove	10,642	40,140	36,187	3,468	39,655	-	485	11,127
Mount Prospect	34,515	74,164	66,555	5,325	71,880	-	2,284	36,799
NIHII	(1,188)	102,640	92,596	15,827	108,423	1,299	(4,484)	(5,672)
Northbrook	35,571	59,624	53,772	4,531	58,303	-	1,321	36,892
Northbrook Library	(708)	6,818	6,107	1,650	7,757	708	(231)	(939)
NS - JAWA	1,463	2,678	2,417	1,424	3,841	-	(1,163)	300
Oswego	1,459	24,509	22,163	2,616	24,779	-	(270)	1,189
Oswegoland Park Dist.	(692)	8,180	7,403	1,725	9,128	692	(256)	(948)

	Member Balance Beginning	Member Contributions	Administrative Expenses			Internal Transfer	(2) Change in Net Position	Member Balance Ending
			GBS Service Fees	(1) Other Service Fees	Total			
Rolling Meadows	\$ 42,977	39,721	35,370	3,446	38,816	-	905	43,882
SCDBP	56,208	62,345	55,794	9,793	65,587	-	(3,242)	52,966
Schaumburg	3,419	107,731	97,233	7,158	104,391	-	3,340	6,759
Streamwood	14,320	33,792	30,058	3,122	33,180	-	612	14,932
SWAHM	5,449	139,821	126,434	19,133	145,567	131	(5,615)	(166)
WCMC	21,141	26,664	23,760	5,290	29,050	-	(2,386)	18,755
West Chicago	11,197	18,801	16,993	2,304	19,297	-	(496)	10,701
Westmont	33,029	27,787	24,016	2,794	26,810	-	977	34,006
Westmont Park District	(461)	2,671	2,419	1,424	3,843	461	(711)	(1,172)
Wheaton	20,844	42,591	37,113	3,602	40,715	-	1,876	22,720
Wheeling	27,010	57,881	52,060	4,436	56,496	-	1,385	28,395
Wood Dale	6,555	21,706	19,600	2,463	22,063	-	(357)	6,198
Total	647,165	1,957,735	1,759,760	195,018	1,954,778	9,757	12,714	659,879

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account
Year Ended June 30, 2013**

EWBC

Beecher	\$ (598)	3,079	2,731	1,446	4,177	598	(148)	(746)
Coal City	(402)	3,705	3,345	1,480	4,825	402	(496)	(898)
Crete	(1,467)	6,437	5,810	1,629	7,439	1,467	(93)	(1,560)
Crete Township	(435)	2,218	2,002	1,399	3,401	435	(103)	(538)
Monee	(833)	4,326	3,905	1,514	5,419	833	(216)	(1,049)
Peotone	(668)	3,368	3,008	1,462	4,470	668	(148)	(816)
Steger	(1,334)	7,434	6,561	1,684	8,245	1,334	(468)	(1,802)
Total	(5,737)	30,567	27,362	10,614	37,976	5,737	(1,672)	(7,409)

(1) Other service fees (accounting, audit, legal and secretarial services) and other expenses are allocated based on member contributions.

Cafeteria plan fees and subpool accounting fees are allocated to the participating members.

(2) Change in net position for EWBC, NIHII and SWAHM have been reallocation across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)
Year Ended June 30, 2013**

	Member Balance Beginning	Member Contributions	Administrative Expenses			Internal Transfer	(2) Change in Net Position	Member Balance Ending
			GBS Service Fees	(1) Other Service Fees	Total			
NIHII								
Bensenville	\$ (450)	19,785	17,981	2,358	20,339	450	(665)	(1,115)
Gilberts	(81)	3,824	3,473	1,487	4,960	81	(135)	(216)
MPEA	(69)	7,392	6,636	1,682	8,318	69	(347)	(416)
North Riverside	111	22,686	20,562	2,516	23,078	-	(1,278)	(1,167)
River Forest	(399)	19,488	17,569	2,342	19,911	399	(699)	(1,098)
Rock Falls	(53)	16,342	14,614	2,170	16,784	53	(868)	(921)
SEECOM	(55)	4,178	3,674	1,506	5,180	55	(180)	(235)
Swansea	(192)	8,945	8,087	1,766	9,853	192	(312)	(504)
Total	(1,188)	102,640	92,596	15,827	108,423	1,299	(4,484)	(5,672)
SCDBP								
Burr Ridge	\$ 8,522	10,144	9,100	1,832	10,932	-	(788)	7,734
Clarendon Hills	3,952	8,105	7,296	1,720	9,016	-	(911)	3,041
Darien	15,340	13,409	11,897	2,010	13,907	-	(498)	14,842
Willowbrook	4,088	5,917	5,341	1,601	6,942	-	(1,025)	3,063
Woodridge	24,306	24,770	22,160	2,630	24,790	-	(20)	24,286
Total	56,208	62,345	55,794	9,793	65,587	-	(3,242)	52,966

	Member Balance Beginning	Member Contributions	Administrative Expenses			Internal Transfer	(2) Change in Net Position	Member Balance Ending
			GBS Service Fees	(1) Other Service Fees	Total			
SWAHM								
Crest Hill	\$ 59	7,830	7,119	1,705	8,824	-	(322)	(263)
Glen Ellyn	1,206	27,977	25,216	2,805	28,021	-	(1,150)	56
Homer Glen	97	1,714	1,518	1,372	2,890	-	(70)	27
Lemont	575	12,494	11,270	1,960	13,230	-	(513)	62
Lockport	1,055	17,612	16,004	2,239	18,243	-	(724)	331
Mokena	578	14,451	13,131	2,067	15,198	-	(594)	(16)
New Lenox	722	20,747	18,851	2,410	21,261	-	(853)	(131)
Plainfield	1,288	28,143	25,318	2,814	28,132	-	(1,156)	132
Shorewood	(131)	8,853	8,007	1,761	9,768	131	(233)	(364)
Total	5,449	139,821	126,434	19,133	145,567	131	(5,615)	(166)
WCMC								
Countryside	\$ 8,058	11,850	10,692	1,925	12,617	-	(767)	7,291
Indian Head Park	1,493	3,142	2,836	1,450	4,286	-	(1,144)	349
LaGrange Park	11,590	11,672	10,232	1,915	12,147	-	(475)	11,115
Total	21,141	26,664	23,760	5,290	29,050	-	(2,386)	18,755

(1) Other service fees (accounting, audit, legal and secretarial services) and other expenses are allocated based on member contributions.

Cafeteria plan fees and subpool accounting fees are allocated to the participating members.

(2) Change in net position for EWBC, NIHII and SWAHM have been reallocation across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - Benefit Account
Year Ended June 30, 2013**

	Member Balance Beginning	Revenues Member Contributions	Expenses				Internal Transfers	(1) Change in Net Position	Member Balance Ending
			Administrative Fees	Insurance Premiums	Claims Expense - Net	Total			
Barrington	\$ 145,025	1,101,813	51,706	78,823	1,087,297	1,217,826	-	(116,013)	29,012
Bloomingtondale	(49,746)	518,543	18,833	33,497	468,166	520,496	49,746	47,793	(1,953)
Buffalo Grove	(2,165)	4,261,147	167,198	244,937	3,352,875	3,765,010	2,165	498,302	496,137
Carol Stream	378,863	1,031,262	36,427	51,771	716,214	804,412	-	226,850	605,713
Carpentersville	786,187	2,732,877	93,574	181,914	2,148,798	2,424,286	-	308,591	1,094,778
CLC - JAWA	292,893	358,256	17,307	19,089	317,402	353,798	-	4,458	297,351
Collinsville	826,882	2,647,539	118,053	148,370	2,158,243	2,424,666	-	222,873	1,049,755
Crystal Lake	179,749	4,540,788	166,619	284,105	3,328,275	3,778,999	-	761,789	941,538
Deerfield	760,580	2,809,648	101,322	178,651	2,337,200	2,617,173	-	192,475	953,055
DeKalb	815,172	5,032,806	199,522	295,209	3,907,173	4,401,904	-	630,902	1,446,074
Des Plaines	2,952,934	6,817,046	220,343	475,517	5,325,163	6,021,023	-	796,023	3,748,957
DuPage Forest Preserve	1,079,932	2,870,685	105,586	148,812	2,141,526	2,395,924	-	474,761	1,554,693
Evanston	1,476,586	8,927,541	319,297	552,286	7,256,639	8,128,222	-	799,319	2,275,905
EWBC	(102,052)	2,082,716	78,596	118,291	1,412,800	1,609,687	102,052	575,081	473,029
Franklin Park	315,070	1,581,447	55,195	92,191	1,167,427	1,314,813	-	266,634	581,704
Glenview	515,477	2,585,731	106,295	172,159	2,018,620	2,297,074	-	288,657	804,134
Hanover Park	2,084,102	2,050,577	79,494	118,527	1,398,252	1,596,273	-	454,304	2,538,406
Highland Park	316,831	5,566,038	203,815	304,129	4,059,843	4,567,787	-	998,251	1,315,082
Hinsdale	300,441	592,121	24,119	46,244	524,535	594,898	-	(2,777)	297,664
Hoffman Estates	1,993,894	3,921,624	155,738	277,858	3,419,904	3,853,500	-	68,124	2,062,018
Homewood	735,343	2,340,713	66,099	124,931	1,355,200	1,546,230	-	794,483	1,529,826
Libertyville	1,009,354	2,461,476	95,313	164,454	2,069,324	2,329,091	-	132,385	1,141,739
Morton Grove	908,020	3,173,513	119,258	194,535	2,682,422	2,996,215	-	177,298	1,085,318
Mount Prospect	2,072,269	3,787,383	161,562	272,710	3,291,818	3,726,090	-	61,293	2,133,562
NIHII	518,898	6,439,518	255,514	379,202	4,649,619	5,284,335	-	1,155,183	1,674,081
Northbrook	1,259,425	5,267,821	160,436	281,277	4,234,965	4,676,678	-	591,143	1,850,568
Northbrook Library	210,816	526,910	18,977	32,143	285,412	336,532	(5,735)	184,643	395,459
NS - JAWA	73	1,184	-	1,184	-	1,184	-	-	73
Oswego	144,816	770,078	29,273	55,455	637,738	722,466	-	47,612	192,428

	Member Balance Beginning	Revenues Member Contributions	Expenses				Internal Transfers	(1) Change in Net Position	Member Balance Ending
			Administrative Fees	Insurance Premiums	Claims Expense - Net	Total			
Oswegoland Park Dist.	\$ 65,823	87,059	3,807	5,227	47,714	56,748	-	30,311	96,134
Rolling Meadows	911,126	1,897,939	63,572	118,243	1,454,766	1,636,581	-	261,358	1,172,484
SCDBP	18,495	68,024	1,927	32,489	30,538	64,954	-	3,070	21,565
Schaumburg	116,684	8,333,804	340,934	518,133	6,622,037	7,481,104	-	852,700	969,384
Streamwood	886,322	1,217,726	44,075	57,977	1,080,624	1,182,676	-	35,050	921,372
SWAHM	3,259,733	7,583,213	272,584	489,690	5,801,592	6,563,866	-	1,019,347	4,279,080
WCMC	679	9,995	-	9,995	-	9,995	-	-	679
West Chicago	348,126	973,265	30,761	38,773	810,693	880,227	-	93,038	441,164
Westmont	617,753	1,143,850	41,912	65,311	950,132	1,057,355	-	86,495	704,248
Westmont Park District	12,687	8,099	327	810	9,719	10,856	-	(2,757)	9,930
Wheaton	1,879,747	2,679,764	109,614	179,842	2,591,939	2,881,395	-	(201,631)	1,678,116
Wheeling	1,229,058	2,541,864	96,143	163,718	1,904,650	2,164,511	-	377,353	1,606,411
Wood Dale	780,733	795,503	35,956	54,186	636,005	726,147	-	69,356	850,089
Total	32,052,636	114,138,906	4,267,083	7,062,665	89,693,259	101,023,007	148,228	13,264,127	45,316,763

**Schedule of Changes in Net Position - by Subpool Members - Benefit Account
Year Ended June 30, 2013**

EWBC

Beecher	\$ (9,933)	193,180	7,754	11,943	154,005	173,702	9,933	53,808	43,875
Coal City	(9,678)	308,651	16,518	19,127	281,630	317,275	9,678	79,778	70,100
Crete	(30,972)	514,742	18,947	30,819	333,004	382,770	30,972	147,881	116,909
Crete Township	(8,683)	174,178	6,978	10,982	128,622	146,582	8,683	48,243	39,560
Monee	(15,969)	320,131	9,886	16,092	194,023	220,001	15,969	88,678	72,709
Peotone	(16,193)	310,824	10,467	16,099	142,303	168,869	16,193	86,788	70,595
Steger	(10,624)	261,010	8,046	13,229	179,213	200,488	10,624	69,905	59,281
Total	(102,052)	2,082,716	78,596	118,291	1,412,800	1,609,687	102,052	575,081	473,029

(1) Change in Net Position for EWBC, NIHII and SWAHM have been reallocation across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2013**

	Member Balance Beginning	Revenues Member Contributions	Expenses				Internal Transfers	(1) Change in Net Position	Member Balance Ending
			Administrative Fees	Insurance Premiums	Claims Expense - Net	Total			
NIHII									
Bensenville	\$ 73,548	847,644	29,418	44,679	505,368	579,465	-	152,059	225,607
Gilberts	9,447	113,692	5,695	6,841	132,183	144,719	-	20,395	29,842
MPEA	17,807	466,850	12,247	34,813	323,331	370,391	-	83,748	101,555
North Riverside	189,105	2,361,411	72,245	108,389	1,759,818	1,940,452	-	423,613	612,718
River Forest	63,309	716,398	34,375	46,304	449,922	530,601	-	128,514	191,823
Rock Falls	101,876	1,184,148	51,327	74,446	755,591	881,364	-	212,424	314,300
SEECOM	18,178	216,299	16,850	21,053	182,155	220,058	-	38,802	56,980
Swansea	45,628	533,076	33,357	42,677	541,251	617,285	-	95,628	141,256
Total	518,898	6,439,518	255,514	379,202	4,649,619	5,284,335	-	1,155,183	1,674,081
SCDBP									
Burr Ridge	\$ 231	2,862	-	2,862	-	2,862	-	-	231
Clarendon Hills	16,946	40,604	1,927	5,069	30,538	37,534	-	3,070	20,016
Darien	442	9,662	-	9,662	-	9,662	-	-	442
Willowbrook	255	6,383	-	6,383	-	6,383	-	-	255
Woodridge	621	8,513	-	8,513	-	8,513	-	-	621
Total	18,495	68,024	1,927	32,489	30,538	64,954	-	3,070	21,565

	Member Balance Beginning	Revenues Member Contributions	Expenses				Internal Transfers	(1) Change in Net Position	Member Balance Ending
			Administrative Fees	Insurance Premiums	Claims Expense - Net	Total			
SWAHM									
Crest Hill	\$ 183,027	615,203	4,344	30,875	395,679	430,898	-	82,697	265,724
Glen Ellyn	291,430	1,732,617	70,915	106,893	1,309,206	1,487,014	-	232,900	524,330
Homer Glen	17,629	95,602	5,338	8,577	117,745	131,660	-	12,851	30,480
Lemont	423,662	705,376	38,101	66,696	538,951	643,748	-	94,818	518,480
Lockport	198,872	974,676	44,676	72,901	771,848	889,425	-	131,017	329,889
Mokena	407,921	810,138	38,004	41,938	734,447	814,389	-	108,900	516,821
New Lenox	671,794	1,102,555	6,532	61,759	788,488	856,779	-	148,207	820,001
Plainfield	554,981	1,038,909	38,639	60,553	840,361	939,553	-	139,652	694,633
Shorewood	510,417	508,137	26,035	39,498	304,867	370,400	-	68,305	578,722
Total	3,259,733	7,583,213	272,584	489,690	5,801,592	6,563,866	-	1,019,347	4,279,080
WCMC									
Countryside	\$ 293	3,960	-	3,960	-	3,960	-	-	293
Indian Head Park	38	346	-	346	-	346	-	-	38
LaGrange Park	348	5,689	-	5,689	-	5,689	-	-	348
Total	679	9,995	-	9,995	-	9,995	-	-	679

(1) Change in Net Position for EWBC, NIHII and SWAHM have been reallocation across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Administrative Service Fees - by Individual Members - Benefit Account
Year Ended June 30, 2013**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees Per Final Census	Allocation of Actual Fees	Other Fees/Credits	
Barrington	-	\$ -	46,281	50,606	1,079	1,100	-	51,706
Bloomington	921	3,585	14,025	14,893	348	355	-	18,833
Buffalo Grove	3,120	12,144	146,832	151,566	3,420	3,488	-	167,198
Carol Stream	2,099	8,170	23,864	24,746	620	632	2,879	36,427
Carpentersville	-	-	88,363	91,211	2,317	2,363	-	93,574
CLC - JAWA	334	1,300	15,744	15,744	258	263	-	17,307
Collinsville	1,752	6,819	99,562	108,867	2,321	2,367	-	118,053
Crystal Lake	3,106	12,089	145,950	150,655	3,800	3,875	-	166,619
Deerfield	-	-	95,678	98,763	2,509	2,559	-	101,322
DeKalb	3,378	13,148	175,993	181,667	4,615	4,707	-	199,522
Des Plaines	-	-	208,071	214,779	5,456	5,564	-	220,343
DuPage Forest Preserve	3,447	13,417	87,036	89,842	2,282	2,327	-	105,586
Evanston	-	-	301,513	311,233	7,907	8,064	-	319,297
EWBC	-	-	74,156	76,025	1,807	1,843	728	78,596
Franklin Park	-	-	52,121	53,801	1,367	1,394	-	55,195
Glenview	1,662	6,469	94,266	97,305	2,472	2,521	-	106,295
Hanover Park	2,578	10,034	64,980	67,755	1,672	1,705	-	79,494
Highland Park	3,958	15,405	177,915	183,651	4,666	4,759	-	203,815
Hinsdale	1,279	4,978	18,075	18,658	474	483	-	24,119
Hoffman Estates	3,085	12,008	135,724	140,100	3,559	3,630	-	155,738
Homewood	-	-	62,417	64,429	1,637	1,670	-	66,099
Libertyville	2,053	7,990	82,460	85,118	2,162	2,205	-	95,313
Morton Grove	-	-	112,615	116,246	2,953	3,012	-	119,258
Mount Prospect	-	-	152,564	157,482	4,001	4,080	-	161,562
NIHII	5,411	21,061	217,592	228,783	5,560	5,670	-	255,514
Northbrook	582	2,265	149,361	154,176	3,917	3,995	-	160,436

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees Per Final Census	Allocation of Actual Fees	Other Fees/Credits	
Northbrook Library	70	\$ 272	17,663	18,233	463	472	-	18,977
Oswego	1,470	5,722	22,239	22,956	583	595	-	29,273
Oswegoland Park Dist.	530	2,063	1,647	1,700	43	44	-	3,807
Rolling Meadows	820	3,192	57,017	58,855	1,495	1,525	-	63,572
SCDBP - Clarendon Hills	495	1,927	-	-	-	-	-	1,927
Schaumburg	-	-	323,097	333,513	7,276	7,421	-	340,934
Streamwood	2,217	8,629	33,131	34,578	851	868	-	44,075
SWAHM	8,441	32,854	228,089	232,416	6,593	6,724	590	272,584
West Chicago	1,125	4,379	25,066	25,874	498	508	-	30,761
Westmont	1,555	6,052	33,862	34,954	888	906	-	41,912
Westmont Park District	84	327	-	-	-	-	-	327
Wheaton	-	-	103,509	106,846	2,714	2,768	-	109,614
Wheeling	-	-	90,788	93,715	2,381	2,428	-	96,143
Wood Dale	1,464	5,698	26,907	27,774	706	720	1,764	35,956
Total	57,036	221,997	3,806,171	3,939,515	97,670	99,610	5,961	4,267,083

(1) Other fees/credits includes medical administration fees disability fees and fraud fees specific to individual members, service guarantee credits, and run-out fees.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account
Year Ended June 30, 2013**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees Per Final Census	Allocation of Actual Fees	Other Fees/Credits	
EWBC								
Beecher	-	\$ -	7,322	7,558	192	196	-	7,754
Coal City	-	-	16,224	16,224	288	294	-	16,518
Crete	-	-	17,892	18,469	469	478	-	18,947
Crete Township	-	-	6,589	6,802	173	176	-	6,978
Monee	-	-	9,335	9,636	245	250	-	9,886
Peotone	-	-	9,884	10,203	259	264	-	10,467
Steger	-	-	6,910	7,133	181	185	728	8,046
Total	-	-	74,156	76,025	1,807	1,843	728	78,596
NIHI								
Bensenville	1,246	\$ 4,850	23,200	23,948	608	620	-	29,418
Gilberts	222	864	4,324	4,728	101	103	-	5,695
MPEA	-	-	11,806	11,806	432	441	-	12,247
North Riverside	1,380	5,371	63,149	65,185	1,656	1,689	-	72,245
River Forest	1,066	4,149	27,068	29,598	616	628	-	34,375
Rock Falls	936	3,643	45,028	46,480	1,181	1,204	-	51,327
SEECOM	-	-	15,115	16,528	316	322	-	16,850
Swansea	561	2,184	27,902	30,510	650	663	-	33,357
Total	5,411	21,061	217,592	228,783	5,560	5,670	-	255,514

	Dental Fees		Medical Fees		Data Warehousing Fees		(1) Other Fees/ Credits	Total
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees Per Final Census	Allocation of Actual Fees		
SWAHM								
Crest Hill	474	\$ 1,845	2,007	2,007	482	492	-	4,344
Glen Ellyn	1,499	5,834	61,456	63,437	1,612	1,644	-	70,915
Homer Glen	114	444	4,622	4,771	121	123	-	5,338
Lemont	768	2,989	34,481	34,481	619	631	-	38,101
Lockport	1,107	4,309	38,118	39,347	1,000	1,020	-	44,676
Mokena	892	3,472	33,878	33,878	641	654	-	38,004
New Lenox	1,288	5,013	-	-	911	929	590	6,532
Plainfield	1,760	6,850	30,019	30,986	787	803	-	38,639
Shorewood	539	2,098	23,509	23,509	420	428	-	26,035
Total	8,441	32,854	228,089	232,416	6,593	6,724	590	272,584

(1) Other fees/credits includes medical administration fees disability fees and fraud fees specific to individual members, service guarantee credits, and run-out fees.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Insurance Premiums - by Individual Members - Benefit Account
Year Ended June 30, 2013**

	AD&D/Life		Stop Loss		Total	
	Funding	Allocation	Allocation	Number	Allocation of	Premiums
	Owed	of	of	of Covered	Self-Insured	Allocated
		Premiums	Premiums	Employees	Corridor	by Member
Barrington	\$ 12,288	12,288	27,375	899	39,160	78,823
Bloomington	12,034	12,034	8,831	290	12,632	33,497
Buffalo Grove	34,009	34,009	86,783	2,850	124,145	244,937
Carol Stream	13,508	13,508	15,743	517	22,520	51,771
Carpentersville	39,002	39,002	58,799	1,931	84,113	181,914
CLC - JAWA	3,177	3,177	6,547	215	9,365	19,089
Collinsville	5,236	5,236	58,890	1,934	84,244	148,370
Crystal Lake	49,717	49,717	96,435	3,167	137,953	284,105
Deerfield	23,901	23,901	63,667	2,091	91,083	178,651
DeKalb	10,568	10,568	117,111	3,846	167,530	295,209
Des Plaines	138,996	138,996	138,456	4,547	198,065	475,517
DuPage Forest Preserve	8,046	8,046	57,916	1,902	82,850	148,812
Evanston	64,638	64,638	200,635	6,589	287,013	552,286
EWBC	6,832	6,832	45,858	1,506	65,601	118,291
Franklin Park	7,894	7,894	34,683	1,139	49,614	92,191
Glenview	19,699	19,699	62,727	2,060	89,733	172,159
Hanover Park	15,432	15,432	42,417	1,393	60,678	118,527
Highland Park	16,380	16,380	118,390	3,888	169,359	304,129
Hinsdale	17,010	17,010	12,028	395	17,206	46,244
Hoffman Estates	58,346	58,346	90,315	2,966	129,197	277,858
Homewood	23,982	23,982	41,534	1,364	59,415	124,931
Libertyville	31,089	31,089	54,871	1,802	78,494	164,454
Morton Grove	12,398	12,398	74,937	2,461	107,200	194,535
Mount Prospect	25,963	25,963	101,520	3,334	145,227	272,710
NIHII	36,316	36,316	141,075	4,633	201,811	379,202
Northbrook	39,710	39,710	99,389	3,264	142,178	281,277
Northbrook Library	3,575	3,575	11,754	386	16,814	32,143
NS - JAWA	1,184	1,184	-	-	-	1,184
Oswego	19,486	19,486	14,799	486	21,170	55,455

	AD&D/Life		Stop Loss		Total	
	Funding	Allocation	Allocation	Number	Allocation of	Premiums
	Owed	of	of	of Covered	Self-Insured	Allocated
		Premiums	Premiums	Employees	Corridor	by Member
Oswegoland Park Dist.	\$ 2,563	2,563	1,096	36	1,568	5,227
Rolling Meadows	26,027	26,027	37,941	1,246	54,275	118,243
SCDBP	32,489	32,489	-	-	-	32,489
Schaumburg	69,418	69,418	184,613	6,063	264,102	518,133
Streamwood	5,504	5,504	21,589	709	30,884	57,977
SWAHM	83,081	83,081	167,292	5,494	239,317	489,690
WCMC	9,995	9,995	-	-	-	9,995
West Chicago	8,059	8,059	12,637	415	18,077	38,773
Westmont	10,544	10,544	22,533	740	32,234	65,311
Westmont Park District	810	810	-	-	-	810
Wheaton	12,432	12,432	68,878	2,262	98,532	179,842
Wheeling	16,883	16,883	60,413	1,984	86,422	163,718
Wood Dale	10,668	10,668	17,905	588	25,613	54,186
Total	1,038,889	1,038,889	2,478,382	81,392	3,545,394	7,062,665

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account
Year Ended June 30, 2013**

EWBC						
Beecher	\$ 101	101	4,872	160	6,970	11,943
Coal City	1,365	1,365	7,308	240	10,454	19,127
Crete	1,881	1,881	11,906	391	17,032	30,819
Crete Township	324	324	4,385	144	6,273	10,982
Monee	994	994	6,212	204	8,886	16,092
Peotone	113	113	6,577	216	9,409	16,099
Steger	2,054	2,054	4,598	151	6,577	13,229
Total	6,832	6,832	45,858	1,506	65,601	118,291

AD&D/Life premiums and stop loss premiums are allocated at actual charges per member.
The self-insured corridor is allocated based upon number of covered employees.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2013**

	AD&D/Life		Stop Loss		Total	
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Self-Insured Corridor	Premiums Allocated by Member
NIHII						
Bensenville	\$ 7,156	7,156	15,438	507	22,085	44,679
Gilberts	624	624	2,558	84	3,659	6,841
MPEA	8,170	8,170	10,962	360	15,681	34,813
North Riverside	6,256	6,256	42,021	1,380	60,112	108,389
River Forest	8,337	8,337	15,621	513	22,346	46,304
Rock Falls	1,620	1,620	29,963	984	42,863	74,446
SEECOM	1,589	1,589	8,008	263	11,456	21,053
Swansea	2,564	2,564	16,504	542	23,609	42,677
Total	36,316	36,316	141,075	4,633	201,811	379,202
SCDBP						
Burr Ridge	\$ 2,862	2,862	-	-	-	2,862
Clarendon Hills	5,069	5,069	-	-	-	5,069
Darien	9,662	9,662	-	-	-	9,662
Willowbrook	6,383	6,383	-	-	-	6,383
Woodridge	8,513	8,513	-	-	-	8,513
Total	32,489	32,489	-	-	-	32,489

	AD&D/Life		Stop Loss		Total	
	Funding	Allocation	Allocation	Number	Allocation of	Premiums
	Owed	of	of	of Covered	Self-Insured	Allocated
		Premiums	Premiums	Employees	Corridor	by Member
SWAHM						
Crest Hill	\$ 1,123	1,123	12,241	402	17,511	30,875
Glen Ellyn	7,499	7,499	40,894	1,343	58,500	106,893
Homer Glen	1,102	1,102	3,075	101	4,400	8,577
Lemont	28,507	28,507	15,712	516	22,477	66,696
Lockport	11,251	11,251	25,365	833	36,285	72,901
Mokena	2,417	2,417	16,260	534	23,261	41,938
New Lenox	5,585	5,585	23,112	759	33,062	61,759
Plainfield	12,003	12,003	19,975	656	28,575	60,553
Shorewood	13,594	13,594	10,658	350	15,246	39,498
Total	83,081	83,081	167,292	5,494	239,317	489,690
WCMC						
Countryside	\$ 3,960	3,960	-	-	-	3,960
Indian Head Park	346	346	-	-	-	346
LaGrange Park	5,689	5,689	-	-	-	5,689
Total	9,995	9,995	-	-	-	9,995

AD&D/Life premiums and stop loss premiums are allocated at actual charges per member.
The self-insured corridor is allocated based upon number of covered employees.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Claims Expense - by Individual Members - Benefit Account
Year Ended June 30, 2013**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop-Loss Recoveries	Claims Refunds	Claims (Forgiven) Assessed	Total
Barrington	\$ 1,182,728	5,983	-	-	(1,302)	-	(100,112)	1,087,297
Bloomington	376,201	(8,227)	65,351	-	-	-	34,841	468,166
Buffalo Grove	3,237,529	(96,766)	258,708	-	-	-	(46,596)	3,352,875
Carol Stream	523,746	(15,181)	177,769	6,208	-	(52)	23,724	716,214
Carpentersville	2,260,077	(16,635)	-	-	(843)	-	(93,801)	2,148,798
CLC - JAWA	344,963	(4,103)	22,600	-	(324)	(14)	(45,720)	317,402
Collinsville	1,844,988	17,589	88,331	-	(3,280)	-	210,615	2,158,243
Crystal Lake	3,169,389	(42,968)	251,968	-	(16,261)	-	(33,853)	3,328,275
Deerfield	2,448,810	(37,594)	-	-	(22,558)	-	(51,458)	2,337,200
DeKalb	3,668,654	(48,728)	209,427	-	(15,966)	-	93,786	3,907,173
Des Plaines	5,312,875	(21,247)	-	-	(41,276)	-	74,811	5,325,163
DuPage Forest Preserve	2,281,011	(35,067)	248,113	-	(346,954)	-	(5,577)	2,141,526
Evanston	8,432,057	(80,593)	-	-	(876,803)	-	(218,022)	7,256,639
EWBC	1,658,265	(56,612)	-	7,499	(219,612)	(14)	23,274	1,412,800
Franklin Park	1,032,606	(6,267)	-	-	-	-	141,088	1,167,427
Glenview	2,097,344	902	71,605	-	(44,534)	(40)	(106,657)	2,018,620
Hanover Park	1,132,287	(1,012)	148,702	-	-	-	118,275	1,398,252
Highland Park	3,772,396	(60,093)	303,372	-	(67,226)	-	111,394	4,059,843
Hinsdale	390,545	2,600	88,812	-	-	-	42,578	524,535
Hoffman Estates	3,080,178	(40,327)	179,849	-	(1,776)	-	201,980	3,419,904
Homewood	1,400,719	(44,398)	-	-	(649)	-	(472)	1,355,200
Libertyville	1,845,070	(9,167)	170,644	-	-	-	62,777	2,069,324
Morton Grove	2,726,186	(10,103)	-	-	(2,963)	(5)	(30,693)	2,682,422
Mount Prospect	3,283,729	(19,730)	-	-	(45,519)	-	73,338	3,291,818
NIHII	5,096,849	(40,066)	292,852	-	(679,458)	(10)	(20,548)	4,649,619
Northbrook	4,427,273	(147,490)	13,148	-	(59,935)	-	1,969	4,234,965
Northbrook Library	236,223	(4,969)	-	-	-	-	54,158	285,412

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop-Loss Recoveries	Claims Refunds	Claims (Forgiven) Assessed	Total
Oswego	\$ 595,347	(184)	95,082	-	-	-	(52,507)	637,738
Oswegoland Park Dist.	20,144	(1,313)	23,832	-	-	-	5,051	47,714
Rolling Meadows	1,520,408	(1,143)	55,540	-	(41,759)	(103)	(78,177)	1,454,766
SCDBP - Clarendon Hills	-	(140)	30,678	-	-	-	-	30,538
Schaumburg	7,284,281	(110,806)	-	-	(300,666)	-	(250,772)	6,622,037
Streamwood	1,278,738	(4,534)	139,481	-	(139,716)	-	(193,345)	1,080,624
SWAHM	5,443,504	(44,992)	510,665	-	(254,583)	(80)	147,078	5,801,592
West Chicago	1,188,238	6,904	85,552	-	(371,934)	-	(98,067)	810,693
Westmont	943,244	(3,342)	119,328	-	(30,669)	(153)	(78,276)	950,132
Westmont Park District	-	10	9,709	-	-	-	-	9,719
Wheaton	2,600,165	(35,953)	-	-	(70)	-	27,797	2,591,939
Wheeling	1,845,061	(21,856)	-	-	(206)	-	81,651	1,904,650
Wood Dale	561,849	5,761	91,780	2,147	-	-	(25,532)	636,005
Total	90,543,677	(1,031,857)	3,752,898	15,854	(3,586,842)	(471)	-	89,693,259

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Claims Expense - by Subpool Members - Benefit Account
Year Ended June 30, 2013**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop-Loss Recoveries	Claims Refunds	Claims (Forgiven) Assessed	Total
EWBC								
Beecher	\$ 134,472	(1,102)	-	-	-	-	20,635	154,005
Coal City	276,677	(16,156)	-	-	-	(14)	21,123	281,630
Crete	394,269	(28,196)	-	-	(4,953)	-	(28,116)	333,004
Crete Township	118,421	(10,003)	-	-	-	-	20,204	128,622
Monee	165,396	4	-	-	-	-	28,623	194,023
Peotone	113,382	(698)	-	-	-	-	29,619	142,303
Steger	455,648	(461)	-	7,499	(214,659)	-	(68,814)	179,213
Total	1,658,265	(56,612)	-	7,499	(219,612)	(14)	23,274	1,412,800
NIHII								
Bensenville	\$ 384,618	1,313	72,274	-	-	-	47,163	505,368
Gilberts	129,994	(1,039)	15,541	-	-	-	(12,313)	132,183
MPEA	299,465	(8,570)	-	-	-	(10)	32,446	323,331
North Riverside	1,639,320	(23,326)	84,483	-	(1,040)	-	60,381	1,759,818
River Forest	584,266	(1,064)	49,238	-	(150,363)	-	(32,155)	449,922
Rock Falls	684,536	(25,023)	45,095	-	-	-	50,983	755,591
SEECOM	146,608	(1,354)	-	-	-	-	36,901	182,155
Swansea	1,228,042	18,997	26,221	-	(528,055)	-	(203,954)	541,251
Total	5,096,849	(40,066)	292,852	-	(679,458)	(10)	(20,548)	4,649,619

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop-Loss Recoveries	Claims Refunds	Claims (Forgiven) Assessed	Total
SWAHM								
Crest Hill	\$ 342,168	(20,336)	17,509	-	(63)	(2)	56,403	395,679
Glen Ellyn	1,044,317	4,094	106,213	-	-	-	154,582	1,309,206
Homer Glen	131,758	2,766	2,917	-	-	-	(19,696)	117,745
Lemont	478,657	(18,874)	38,361	-	(2,351)	(29)	43,187	538,951
Lockport	623,773	(1,889)	61,020	-	(610)	-	89,554	771,848
Mokena	821,001	3,368	54,840	-	(51,688)	(29)	(93,045)	734,447
New Lenox	1,025,385	1,093	78,483	-	(199,871)	-	(116,602)	788,488
Plainfield	726,643	1,295	113,764	-	-	-	(1,341)	840,361
Shorewood	249,802	(16,509)	37,558	-	-	(20)	34,036	304,867
Total	5,443,504	(44,992)	510,665	-	(254,583)	(80)	147,078	5,801,592

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Individual Members - Benefit Account
Year Ended June 30, 2013**

	Claims Paid Medical	Claims < \$35,000	Claims < \$125,000	Claims > \$35,000 & < \$125,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$125,000	(2) Reallocated EPO Claims	(3) Claims (Forgiven)/ Assessed
Barrington	\$ 1,182,728	956,188	1,182,435	226,247	899	126,135	-	(100,112)
Bloomington	162,729	160,639	162,763	2,124	158	22,168	21,031	34,841
Buffalo Grove	3,237,529	2,791,745	3,238,214	446,469	2,850	399,873	-	(46,596)
Carol Stream	501,408	453,416	501,514	48,098	481	67,487	6,161	23,724
Carpentersville	2,260,077	1,895,822	2,260,555	364,733	1,931	270,932	-	(93,801)
CLC - JAWA	344,963	269,150	345,036	75,886	215	30,166	-	(45,720)
Collinsville	1,844,988	1,784,640	1,845,378	60,738	1,934	271,353	-	210,615
Crystal Lake	3,169,389	2,677,260	3,155,464	478,204	3,167	444,351	-	(33,853)
Deerfield	2,448,810	2,082,325	2,427,164	344,839	2,091	293,381	-	(51,458)
DeKalb	3,668,654	3,209,044	3,654,877	445,833	3,846	539,619	-	93,786
Des Plaines	5,312,875	4,713,434	5,276,596	563,162	4,547	637,973	-	74,811
DuPage Forest Preserve	2,281,011	1,663,307	1,935,747	272,440	1,902	266,863	-	(5,577)
EPO Plan	475,001	454,041	475,001	20,960	504	70,714	(70,714)	-
Evanston	8,432,057	6,419,254	7,561,755	1,142,501	6,589	924,479	-	(218,022)
EWBC	1,658,265	1,255,928	1,443,956	188,028	1,506	211,302	-	23,274
Franklin Park	1,032,606	1,014,103	1,032,824	18,721	1,139	159,809	-	141,088
Glenview	2,097,344	1,657,631	2,053,319	395,688	2,060	289,031	-	(106,657)
Hanover Park	1,062,570	995,583	1,062,795	67,212	1,177	165,141	28,918	118,275
Highland Park	3,772,396	3,277,354	3,711,471	434,117	3,888	545,511	-	111,394
Hinsdale	390,545	377,785	390,628	12,843	395	55,421	-	42,578
Hoffman Estates	3,080,178	2,866,660	3,080,829	214,169	2,966	416,149	-	201,980
Homewood	1,400,719	1,209,165	1,401,015	191,850	1,364	191,378	-	(472)
Libertyville	1,845,070	1,655,405	1,845,460	190,055	1,802	252,832	-	62,777
Morton Grove	2,726,186	2,348,196	2,724,183	375,987	2,461	345,294	-	(30,693)
Mount Prospect	3,283,729	2,844,483	3,238,927	394,444	3,334	467,782	-	73,338

	Claims Paid Medical	Claims < \$35,000	Claims < \$125,000	Claims > \$35,000 & < \$125,000	Number of Covered Employees	Reallocated Claims > \$35,000 & < \$125,000	(2) Reallocated EPO Claims	(3) Claims (Forgiven)/ Assessed
NIHII	\$ 5,096,849	3,728,627	4,399,215	670,588	4,633	650,040	-	(20,548)
Northbrook	4,427,273	3,912,627	4,368,618	455,991	3,264	457,960	-	1,969
Northbrook Library	236,223	236,273	236,273	-	386	54,158	-	54,158
Oswego	595,347	474,777	595,473	120,696	486	68,189	-	(52,507)
Oswegoland Park Dist.	20,144	20,148	20,148	-	36	5,051	-	5,051
Rolling Meadows	1,520,408	1,225,972	1,478,971	252,999	1,246	174,822	-	(78,177)
Schaumburg	7,284,281	5,883,702	6,985,154	1,101,452	6,063	850,679	-	(250,772)
Streamwood	1,109,264	688,267	974,527	286,260	589	82,640	14,604	(193,345)
SWAHM	5,443,504	4,569,520	5,193,286	623,766	5,494	770,844	-	147,078
West Chicago	1,188,238	660,262	816,556	156,294	415	58,227	-	(98,067)
Westmont	943,244	730,672	912,775	182,103	740	103,827	-	(78,276)
Wheaton	2,600,165	2,311,139	2,600,715	289,576	2,262	317,373	-	27,797
Wheeling	1,845,061	1,648,734	1,845,451	196,717	1,984	278,368	-	81,651
Wood Dale	561,849	453,936	561,968	108,032	588	82,500	-	(25,532)
Total	90,543,677	75,577,214	86,997,036	11,419,822	81,392	11,419,822	-	-

(1) Claims between \$35,000 and \$125,000 are reallocated based upon number of covered employees.

(2) Reallocated EPO claims - total EPO claims are reallocated based on member EPO revenues to total EPO revenues.

(3) Reallocated claims between \$35,000 and \$125,000 less actual claims between \$35,000 and \$125,000; and EPO reallocated claims.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account
Year Ended June 30, 2013**

	Claims Paid Medical	Claims < \$35,000	Claims < \$125,000	Claims > \$35,000 & < \$125,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$125,000	(2) Reallocated EPO Claims	(3) Claims (Forgiven)/ Assessed
EWBC								
Beecher	\$ 134,472	132,686	134,500	1,814	160	22,449	-	20,635
Coal City	276,677	264,185	276,736	12,551	240	33,674	-	21,123
Crete	394,269	311,376	394,352	82,976	391	54,860	-	(28,116)
Crete Township	118,421	118,446	118,446	-	144	20,204	-	20,204
Monee	165,396	165,431	165,431	-	204	28,623	-	28,623
Peotone	113,382	112,719	113,406	687	216	30,306	-	29,619
Steger	455,648	151,085	241,085	90,000	151	21,186	-	(68,814)
Total	1,658,265	1,255,928	1,443,956	188,028	1,506	211,302	-	23,274
NIHII								
Bensenville	\$ 384,618	360,727	384,699	23,972	507	71,135	-	47,163
Gilberts	129,994	105,922	130,021	24,099	84	11,786	-	(12,313)
MPEA	299,465	261,168	279,232	18,064	360	50,510	-	32,446
North Riverside	1,639,320	1,506,425	1,639,667	133,242	1,380	193,623	-	60,381
River Forest	584,266	329,896	434,028	104,132	513	71,977	-	(32,155)
Rock Falls	684,536	597,602	684,681	87,079	984	138,062	-	50,983
SEECOM	146,608	146,639	146,639	-	263	36,901	-	36,901
Swansea	1,228,042	420,248	700,248	280,000	542	76,046	-	(203,954)
Total	5,096,849	3,728,627	4,399,215	670,588	4,633	650,040	-	(20,548)

	Claims Paid Medical	Claims < \$35,000	Claims < \$125,000	Claims > \$35,000 & < \$125,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$125,000	(2) Reallocated EPO Claims	(3) Claims (Forgiven)/ Assessed
SWAHM								
Crest Hill	\$ 342,168	342,240	342,240	-	402	56,403	-	56,403
Glen Ellyn	1,044,317	1,010,688	1,044,538	33,850	1,343	188,432	-	154,582
Homer Glen	131,758	97,919	131,786	33,867	101	14,171	-	(19,696)
Lemont	478,657	449,547	478,758	29,211	516	72,398	-	43,187
Lockport	623,773	596,584	623,905	27,321	833	116,875	-	89,554
Mokena	821,001	601,517	769,486	167,969	534	74,924	-	(93,045)
New Lenox	1,025,385	602,826	825,921	223,095	759	106,493	-	(116,602)
Plainfield	726,643	633,415	726,797	93,382	656	92,041	-	(1,341)
Shorewood	249,802	234,784	249,855	15,071	350	49,107	-	34,036
Total	5,443,504	4,569,520	5,193,286	623,766	5,494	770,844	-	147,078

(1) Claims between \$35,000 and \$125,000 are reallocated based upon number of covered employees.

(2) Reallocated EPO claims - total EPO claims are reallocated based on member EPO revenues to total EPO revenues.

(3) Reallocated claims between \$35,000 and \$125,000 less actual claims between \$35,000 and \$125,000; and EPO reallocated claims.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - HMO Account
Year Ended June 30, 2013**

	Member		Adjusted	Member		(1)	(2)	Member
	Balance	Internal	Beginning	Contributions	Expenses	Excess	Effects	Balance
	Beginning	Transfers	Balance			Over/Under	of	Ending
						Expenses	Pooling	
Barrington	\$ 33,238	(33,238)	-	697,700	583,955	113,745	(29,481)	84,264
Bloomington	111,364	(111,364)	-	1,021,698	911,035	110,663	12,730	123,393
Buffalo Grove	8,167	(8,167)	-	137,295	124,505	12,790	3,791	16,581
Carol Stream	190,945	(190,945)	-	1,781,743	1,581,785	199,958	15,229	215,187
Carpentersville	14,195	(14,195)	-	357,580	194,134	163,446	(120,260)	43,186
CLC - JAWA	12,018	(12,018)	-	137,881	56,112	81,769	(65,116)	16,653
Collinsville	35,768	(35,768)	-	306,048	274,486	31,562	5,400	36,962
Crystal Lake	-	-	-	38,373	19,500	18,873	(14,238)	4,635
Deerfield	34,453	(34,453)	-	335,271	237,902	97,369	(56,877)	40,492
Des Plaines	182,308	(182,308)	-	1,647,907	1,248,374	399,533	(200,510)	199,023
DuPage Forest Preserve	211,333	(211,333)	-	1,946,964	1,368,235	578,729	(343,587)	235,142
Evanston	181,650	(181,650)	-	3,644,777	4,385,509	(740,732)	935,701	194,969
EWBC	25,807	(25,807)	-	538,793	493,995	44,798	20,274	65,072
Franklin Park	94,301	(94,301)	-	829,931	755,260	74,671	25,562	100,233
Glenview	367,210	(367,210)	-	3,084,596	2,647,012	437,584	(65,047)	372,537
Hanover Park	126,875	(126,875)	-	1,222,014	1,009,158	212,856	(65,269)	147,587
Highland Park	40,710	(40,710)	-	437,616	413,986	23,630	29,222	52,852
Hinsdale	131,824	(131,824)	-	1,289,935	1,115,284	174,651	(18,861)	155,790
Hoffman Estates	232,024	(232,024)	-	2,008,598	1,661,093	347,505	(104,919)	242,586
Homewood	26,299	(26,299)	-	245,980	222,571	23,409	6,299	29,708
Libertyville	34,597	(34,597)	-	276,327	160,752	115,575	(82,202)	33,373
Morton Grove	20,652	(20,652)	-	208,051	164,045	44,006	(18,879)	25,127
Mount Prospect	211,673	(211,673)	-	1,754,009	1,645,162	108,847	102,991	211,838
NIHII	202,601	(202,601)	-	1,881,267	1,589,778	291,489	(125,382)	166,107
Northbrook	34,735	(34,735)	-	698,609	709,778	(11,169)	48,540	37,371
Northbrook Library	4,438	(4,438)	-	64,708	34,748	29,960	(22,145)	7,815
NS - JAWA	12,099	(12,099)	-	266,635	212,281	54,354	(22,152)	32,202
Oswego	44,080	(44,080)	-	916,103	981,079	(64,976)	113,981	49,005
Oswegoland Park Dist.	15,861	(15,861)	-	341,416	406,052	(64,636)	82,899	18,263

	Member Balance Beginning	Internal Transfers	Adjusted Beginning Balance	Member Contributions	Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Member Balance Ending
Rolling Meadows	\$ 177,188	(177,188)	-	1,611,695	1,363,546	248,149	(53,499)	194,650
SCDBP	474,715	(474,715)	-	4,393,532	3,821,036	572,496	(79,272)	493,224
Schaumburg	75,863	(75,863)	-	1,442,232	1,149,267	292,965	(118,788)	174,177
Streamwood	179,636	(179,636)	-	1,684,222	1,673,278	10,944	192,465	203,409
SWAHM	411,213	(411,213)	-	3,928,874	2,982,382	946,492	(471,986)	474,506
WCMC	210,509	(210,509)	-	1,931,550	1,889,663	41,887	172,613	214,500
West Chicago	51,400	(51,400)	-	1,063,719	1,160,855	(97,136)	154,037	56,901
Westmont	50,589	(50,589)	-	1,054,734	1,101,454	(46,720)	103,141	56,421
Westmont Park District	8,605	(8,605)	-	157,426	201,578	(44,152)	52,573	8,421
Wheaton	62,582	(62,582)	-	497,274	611,529	(114,255)	140,856	26,601
Wheeling	256,658	(256,658)	-	2,454,251	2,155,442	298,809	(2,401)	296,408
Wood Dale	114,596	(114,596)	-	1,031,981	769,912	262,069	(137,433)	124,636
Total	4,714,779	(4,714,779)	-	49,369,315	44,087,508	5,281,807	-	5,281,807

**Schedule of Changes in Net Position - by Subpool Members - HMO Account
Year Ended June 30, 2013**

EWBC								
Beecher	\$ 2,434	(2,434)	-	51,489	38,907	12,582	(6,364)	6,218
Coal City	-	-	-	-	-	-	-	-
Crete	1,874	(1,874)	-	34,749	20,450	14,299	(10,102)	4,197
Crete Township	-	-	-	-	(1,174)	1,174	(1,174)	-
Monee	3,330	(3,330)	-	78,511	69,922	8,589	893	9,482
Peotone	-	-	-	-	-	-	-	-
Steger	18,169	(18,169)	-	374,044	365,890	8,154	37,021	45,175
Total	25,807	(25,807)	-	538,793	493,995	44,798	20,274	65,072

(1) Change in Net Position for EWBC, NIHII and SWAHM have been reallocated across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

(2) Pooling reallocates excess contributions over expenses based upon member contributions.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - HMO Account (Continued)
Year Ended June 30, 2013**

	Member Balance Beginning	Internal Transfers	Adjusted Beginning Balance	Member Contributions	Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Member Balance Ending
NIHII								
Bensenville	\$ 96,393	(96,393)	-	811,803	522,278	289,525	(191,480)	98,045
Gilberts	17,153	(17,153)	-	155,187	204,415	(49,228)	57,529	8,301
MPEA	9,076	(9,076)	-	161,318	96,896	64,422	(44,939)	19,483
North Riverside	-	-	-	-	-	-	-	-
River Forest	79,979	(79,979)	-	752,959	766,189	(13,230)	53,508	40,278
Rock Falls	-	-	-	-	-	-	-	-
SEECOM	-	-	-	-	-	-	-	-
Swansea	-	-	-	-	-	-	-	-
Total	202,601	(202,601)	-	1,881,267	1,589,778	291,489	(125,382)	166,107
SCDBP								
Burr Ridge	\$ 78,842	(78,842)	-	710,678	537,536	173,142	(87,311)	85,831
Clarendon Hills	57,881	(57,881)	-	555,830	580,991	(25,161)	54,894	29,733
Darien	107,186	(107,186)	-	935,208	853,182	82,026	30,922	112,948
Willowbrook	47,162	(47,162)	-	486,106	337,383	148,723	(90,015)	58,708
Woodridge	183,644	(183,644)	-	1,705,710	1,511,944	193,766	12,238	206,004
Total	474,715	(474,715)	-	4,393,532	3,821,036	572,496	(79,272)	493,224

	Member Balance Beginning	Internal Transfers	Adjusted Beginning Balance	Member Contributions	Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Member Balance Ending
SWAHM								
Crest Hill	-	-	-	113,941	54,340	59,601	(45,840)	13,761
Glen Ellyn	\$ 53,599	(53,599)	-	471,384	409,072	62,312	(5,381)	56,931
Homer Glen	402	(402)	-	-	342	(342)	342	-
Lemont	33,683	(33,683)	-	305,511	208,276	97,235	(60,337)	36,898
Lockport	29,270	(29,270)	-	297,797	170,247	127,550	(91,584)	35,966
Mokena	55,597	(55,597)	-	517,186	379,661	137,525	(75,062)	62,463
New Lenox	71,681	(71,681)	-	675,915	561,087	114,828	(33,195)	81,633
Plainfield	136,824	(136,824)	-	1,282,682	1,058,542	224,140	(69,226)	154,914
Shorewood	30,157	(30,157)	-	264,458	140,815	123,643	(91,703)	31,940
Total	411,213	(411,213)	-	3,928,874	2,982,382	946,492	(471,986)	474,506
WCMC								
Countryside	\$ 100,973	(100,973)	-	909,871	706,346	203,525	(93,636)	109,889
Indian Head Park	30,401	(30,401)	-	279,151	485,630	(206,479)	221,412	14,933
LaGrange Park	79,135	(79,135)	-	742,528	697,687	44,841	44,837	89,678
Total	210,509	(210,509)	-	1,931,550	1,889,663	41,887	172,613	214,500

(1) Change in Net Position for EWBC, NIHII and SWAHM have been reallocated across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

(2) Pooling reallocates excess contributions over expenses based upon member contributions.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - by Individual Members - HMO Account
Year Ended June 30, 2013**

	Administrative Fees (1)		(1)	Claims Expense - Net					
	Allocation of Fees	Number of Covered Employees	Insurance Premiums Stop Loss	Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total	Total
Barrington	\$ 30,161	513	13,740	340,185	(10,802)	210,671	-	540,054	583,955
Bloomington	38,852	868	23,248	507,959	28,155	312,821	-	848,935	911,035
Buffalo Grove	5,955	102	2,732	75,727	3,142	36,949	-	115,818	124,505
Carol Stream	71,529	1,558	41,729	882,804	27,318	558,405	-	1,468,527	1,581,785
Carpentersville	17,015	314	8,410	67,831	(15,701)	116,579	-	168,709	194,134
CLC - JAWA	4,359	83	2,223	10,312	(2,074)	41,292	-	49,530	56,112
Collinsville	13,830	228	6,107	156,624	572	97,353	-	254,549	274,486
Crystal Lake	1,461	28	750	4,063	552	12,674	-	17,289	19,500
Deerfield	14,987	276	7,392	107,910	2,520	105,093	-	215,523	237,902
Des Plaines	72,042	1,308	35,033	614,544	(4,069)	530,824	-	1,141,299	1,248,374
DuPage Forest Preserve	89,757	1,635	43,791	656,476	(7,335)	585,546	-	1,234,687	1,368,235
Evanston	199,866	3,612	96,742	2,893,530	106,815	1,216,754	(128,198)	4,088,901	4,385,509
EWBC	21,967	459	12,293	281,553	(12,992)	191,174	-	459,735	493,995
Franklin Park	39,423	681	18,240	418,779	9,534	269,284	-	697,597	755,260
Glenview	159,226	2,863	76,682	1,402,448	19,964	988,692	-	2,411,104	2,647,012
Hanover Park	53,160	1,058	28,337	525,045	16,659	385,957	-	927,661	1,009,158
Highland Park	18,338	342	9,160	234,914	14,922	136,652	-	386,488	413,986
Hinsdale	54,884	1,072	28,712	618,044	17,817	395,827	-	1,031,688	1,115,284
Hoffman Estates	84,605	1,503	40,256	901,765	(2,141)	636,608	-	1,536,232	1,661,093
Homewood	11,098	192	5,142	131,280	1,636	73,415	-	206,331	222,571
Libertyville	12,002	225	6,026	55,621	1,355	85,748	-	142,724	160,752
Morton Grove	7,684	138	3,696	83,749	1,921	66,995	-	152,665	164,045
Mount Prospect	79,343	1,463	39,184	892,840	35,402	598,393	-	1,526,635	1,645,162
NIHII	85,846	1,635	43,791	890,322	5,608	564,211	-	1,460,141	1,589,778
Northbrook	31,646	577	15,454	429,965	4,604	228,109	-	662,678	709,778
Northbrook Library	2,504	48	1,286	10,066	1,031	19,861	-	30,958	34,748
NS - JAWA	9,678	174	4,660	121,953	(7,278)	83,268	-	197,943	212,281
Oswego	57,159	1,003	26,864	454,825	9,221	433,010	-	897,056	981,079

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net					Total	Total
	Allocation of Fees	Number of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total		
Oswegoland Park Dist.	\$ 25,781	458	12,267	208,929	8,821	150,254	-	368,004	406,052	
Rolling Meadows	68,416	1,232	32,997	751,779	5,283	505,071	-	1,262,133	1,363,546	
SCDBP	224,111	3,977	106,519	2,092,772	13,589	1,384,011	34	3,490,406	3,821,036	
Schaumburg	47,964	935	25,045	619,935	14,315	442,008	-	1,076,258	1,149,267	
Streamwood	73,644	1,285	34,417	1,185,393	542	498,108	(118,826)	1,565,217	1,673,278	
SWAHM	165,111	2,988	80,029	1,539,904	2,738	1,194,529	71	2,737,242	2,982,382	
WCMC	94,556	1,708	45,747	1,122,268	45,678	581,414	-	1,749,360	1,889,663	
West Chicago	40,828	724	19,391	740,218	20,380	340,038	-	1,100,636	1,160,855	
Westmont	47,362	862	23,087	696,613	20,134	314,258	-	1,031,005	1,101,454	
Westmont Park District	9,449	168	4,500	130,714	(540)	57,455	-	187,629	201,578	
Wheaton	21,557	390	10,446	424,915	8,363	157,182	(10,934)	579,526	611,529	
Wheeling	100,999	1,769	47,380	1,196,705	36,340	774,018	-	2,007,063	2,155,442	
Wood Dale	39,910	720	19,284	372,953	15,738	322,027	-	710,718	769,912	
Total	2,248,065	41,174	1,102,789	24,854,232	437,737	15,702,538	(257,853)	40,736,654	44,087,508	

**Schedule of Expenses - by Subpool Members - HMO Account
Year Ended June 30, 2013**

EWBC

Beecher	\$ 1,652	36	964	16,785	1,596	17,910	-	36,291	38,907
Coal City	-	-	-	-	-	-	-	-	-
Crete	1,160	27	723	5,720	(585)	13,432	-	18,567	20,450
Crete Township	-	-	-	(1,174)	-	-	-	(1,174)	(1,174)
Monee	3,427	77	2,062	34,858	3,325	26,250	-	64,433	69,922
Peotone	-	-	-	-	-	-	-	-	-
Steger	15,728	319	8,544	225,364	(17,328)	133,582	-	341,618	365,890
Total	21,967	459	12,293	281,553	(12,992)	191,174	-	459,735	493,995

(1) Administration fees and insurance premiums are allocated based upon number of covered employees.

(2) Pooling allocates IBNR accrual based upon member contributions.

(3) Capitation fees are allocated based upon actual charges by member.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - by Subpool Members - HMO Account (Continued)
Year Ended June 30, 2013**

	Administrative Fees (1)		(1)	Claims Expense - Net					
	Allocation of Fees	Number of Covered Employees	Insurance Premiums Stop Loss	Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total	Total
NIHII									
Bensenville	\$ 40,997	696	18,641	229,330	(18,165)	251,475	-	462,640	522,278
Gilberts	7,737	150	4,018	131,687	5,370	55,603	-	192,660	204,415
MPEA	6,350	120	3,214	90,319	(2,987)	-	-	87,332	96,896
North Riverside	-	-	-	-	-	-	-	-	-
River Forest	30,762	669	17,918	438,986	21,390	257,133	-	717,509	766,189
Rock Falls	-	-	-	-	-	-	-	-	-
SEECOM	-	-	-	-	-	-	-	-	-
Swansea	-	-	-	-	-	-	-	-	-
Total	85,846	1,635	43,791	890,322	5,608	564,211	-	1,460,141	1,589,778
SCDBP									
Burr Ridge	\$ 36,831	655	17,543	265,909	(2,410)	219,663	-	483,162	537,536
Clarendon Hills	27,373	490	13,124	342,482	22,137	175,875	-	540,494	580,991
Darien	48,644	852	22,820	515,919	(16,100)	281,882	17	781,718	853,182
Willowbrook	21,370	384	10,285	158,811	(1,027)	147,944	-	305,728	337,383
Woodridge	89,893	1,596	42,747	809,651	10,989	558,647	17	1,379,304	1,511,944
Total	224,111	3,977	106,519	2,092,772	13,589	1,384,011	34	3,490,406	3,821,036

	Administrative Fees (1)		(1)	Claims Expense - Net					Total	Total
	Allocation of Fees	Number of Covered Employees	Insurance Premiums Stop Loss	Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total		
SWAHM										
Crest Hill	\$ 4,008	72	1,928	15,654	1,031	31,719	-	48,404	54,340	
Glen Ellyn	20,133	365	9,776	216,795	12,264	150,104	-	379,163	409,072	
Homer Glen	6	-	-	328	8	-	-	336	342	
Lemont	12,805	240	6,428	97,909	6,968	84,166	-	189,043	208,276	
Lockport	13,155	239	6,401	77,932	(19,391)	92,150	-	150,691	170,247	
Mokena	19,455	346	9,267	192,828	713	157,398	-	350,939	379,661	
New Lenox	27,733	505	13,526	300,716	10,730	208,382	-	519,828	561,087	
Plainfield	57,766	1,037	27,775	588,385	(10,695)	395,240	71	973,001	1,058,542	
Shorewood	10,050	184	4,928	49,357	1,110	75,370	-	125,837	140,815	
Total	165,111	2,988	80,029	1,539,904	2,738	1,194,529	71	2,737,242	2,982,382	
WCMC										
Countryside	\$ 13,452	772	20,677	395,068	6,658	270,491	-	672,217	706,346	
Indian Head Park	38,640	204	5,464	330,029	28,093	83,404	-	441,526	485,630	
LaGrange Park	42,464	732	19,606	397,171	10,927	227,519	-	635,617	697,687	
Total	94,556	1,708	45,747	1,122,268	45,678	581,414	-	1,749,360	1,889,663	

(1) Administration fees and insurance premiums are allocated based upon number of covered employees.

(2) Pooling allocates IBNR accrual based upon member contributions.

(3) Capitation fees are allocated based upon actual charges by member.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Individual Members - Terminal Reserve Account
Year Ended June 30, 2013**

	Due to Members Beginning	Internal Transfers	Member Contributions/ Withdrawals	Adjusted Balance	Interest Income	Due to Members Ending
Barrington	\$ 1,622,552	33,238	(8,312)	1,647,478	2,497	1,649,975
Bloomingtondale	768,899	61,618	16,424	846,941	1,275	848,216
Buffalo Grove	(2,571)	6,002	(17,003)	(13,572)	352	(13,220)
Carol Stream	1,617,847	190,945	25,497	1,834,289	3,371	1,837,660
Carpentersville	271,716	14,195	(1,894)	284,017	1,745	285,762
CLC - JAWA	27,066	11,289	3,939	42,294	477	42,771
Collinsville	497,963	35,768	(5,533)	528,198	2,077	530,275
Crystal Lake	104,778	-	(34,604)	70,174	908	71,082
Deerfield	459,247	34,453	92,732	586,432	1,992	588,424
DeKalb	40,374	-	(2,999)	37,375	1,643	39,018
Des Plaines	2,388,090	182,308	(267,455)	2,302,943	8,199	2,311,142
DuPage Forest Preserve	390,273	211,333	(13,796)	587,810	2,864	590,674
Evanston	322,404	181,650	112,414	616,468	3,558	620,026
EWBC	129,839	(81,982)	35,385	83,242	460	83,702
Franklin Park	831,758	94,301	(173,768)	752,291	1,884	754,175
Glenview	408,975	367,210	(537,511)	238,674	1,925	240,599
Hanover Park	2,019,332	126,875	(1,415,188)	731,019	5,341	736,360
Highland Park	190,943	40,710	33,612	265,265	1,539	266,804
Hinsdale	1,166,211	131,824	32,021	1,330,056	2,374	1,332,430
Hoffman Estates	851,394	232,024	251,959	1,335,377	4,724	1,340,101
Homewood	370,312	26,299	7,411	404,022	2,157	406,179
Libertyville	939,718	34,597	(68,369)	905,946	2,835	908,781
Morton Grove	517,636	20,652	51,066	589,354	2,199	591,553
Mount Prospect	623,101	211,673	(13,367)	821,407	4,266	825,673
NIHII	(30,122)	201,302	55,703	226,883	1,912	228,795
Northbrook	274,389	34,735	187,352	496,476	2,795	499,271
Northbrook Library	(5,735)	9,465	(18,820)	(15,090)	414	(14,676)
NS - JAWA	126,727	12,099	(10,756)	128,070	209	128,279

	Due to Members Beginning	Internal Transfers	Member Contributions/ Withdrawals	Adjusted Balance	Interest Income	Due to Members Ending
Oswego	\$ 162,178	44,080	(22,370)	183,888	541	184,429
Oswegoland Park Dist.	37,016	15,169	(11,447)	40,738	189	40,927
Rolling Meadows	644,163	177,188	36,327	857,678	2,808	860,486
SCDBP	2,636,037	474,715	(295,112)	2,815,640	4,561	2,820,201
Schaumburg	(22,525)	75,863	(4,921)	48,417	952	49,369
Streamwood	2,205,429	179,636	20,101	2,405,166	4,742	2,409,908
SWAHM	1,272,642	411,082	(87,751)	1,595,973	7,846	1,603,819
WCMC	1,003,779	210,509	22,142	1,236,430	1,879	1,238,309
West Chicago	529,505	51,400	(33,785)	547,120	1,386	548,506
Westmont	743,715	50,589	(90,370)	703,934	2,043	705,977
Westmont Park District	50,329	8,144	(3,715)	54,758	99	54,857
Wheaton	1,359,214	62,582	502,593	1,924,389	4,842	1,929,231
Wheeling	1,825,186	256,658	(1,333,978)	747,866	4,176	752,042
Wood Dale	1,739,728	114,596	(11,006)	1,843,318	3,795	1,847,113
Total	31,109,512	4,556,794	(2,997,152)	32,669,154	105,851	32,775,005

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account
Year Ended June 30, 2013**

EWBC

Beecher	\$ 12,015	(8,097)	1,567	5,485	41	5,526
Coal City	15,167	(10,080)	56	5,143	55	5,198
Crete	34,016	(30,565)	27,469	30,920	107	31,027
Crete Township	7,468	(9,118)	-	(1,650)	25	(1,625)
Monee	3,771	(13,472)	(4,151)	(13,852)	40	(13,812)
Peotone	15,109	(16,861)	3,191	1,439	48	1,487
Steger	42,293	6,211	7,253	55,757	144	55,901
Total	129,839	(81,982)	35,385	83,242	460	83,702

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2013**

	Due to Members Beginning	Internal Transfers	Member Contributions/ Withdrawals	Adjusted Balance	Interest Income	Due to Members Ending
NIHII						
Bensenville	\$ 6,576	95,943	27,946	130,465	437	130,902
Gilberts	3,371	17,072	1,087	21,530	62	21,592
MPEA	26,133	9,007	(1)	35,139	145	35,284
North Riverside	(94,741)	-	(1)	(94,742)	425	(94,317)
River Forest	12,689	79,580	2,928	95,197	335	95,532
Rock Falls	(41,949)	(53)	-	(42,002)	230	(41,772)
SEECOM	22,692	(55)	10,369	33,006	91	33,097
Swansea	35,107	(192)	13,375	48,290	187	48,477
Total	(30,122)	201,302	55,703	226,883	1,912	228,795
SCDBP						
Burr Ridge	\$ 485,909	78,842	18,269	583,020	868	583,888
Clarendon Hills	180,475	57,881	(138,227)	100,129	286	100,415
Darien	337,218	107,186	(175,000)	269,404	596	270,000
Willowbrook	289,000	47,162	(154)	336,008	513	336,521
Woodridge	1,343,435	183,644	-	1,527,079	2,298	1,529,377
Total	2,636,037	474,715	(295,112)	2,815,640	4,561	2,820,201

	Due to Members Beginning	Internal Transfers	Member Contributions/ Withdrawals	Adjusted Balance	Interest Income	Due to Members Ending
SWAHM						
Crest Hill	\$ 162,386	-	(384)	162,002	546	162,548
Glen Ellyn	7,296	53,599	3,479	64,374	694	65,068
Homer Glen	(36,827)	402	15,996	(20,429)	(6)	(20,435)
Lemont	52,861	33,683	(48,000)	38,544	767	39,311
Lockport	83,475	29,270	(17,150)	95,595	538	96,133
Mokena	38,701	55,597	7,973	102,271	823	103,094
New Lenox	41,178	71,681	(34,165)	78,694	1,226	79,920
Plainfield	717,245	136,824	(32,623)	821,446	2,140	823,586
Shorewood	206,327	30,026	17,123	253,476	1,118	254,594
Total	1,272,642	411,082	(87,751)	1,595,973	7,846	1,603,819
WCMC						
Countryside	\$ 493,529	100,973	39,504	634,006	940	634,946
Indian Head Park	81,391	30,401	(17,363)	94,429	155	94,584
LaGrange Park	428,859	79,135	1	507,995	784	508,779
Total	1,003,779	210,509	22,142	1,236,430	1,879	1,238,309

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contributions - by Individual Members - Terminal Reserve Account
Year Ended June 30, 2013**

	Member Contributions	Funding Adjustment		Over/ (Under) Paid	Adjusted Member Contributions
		Funding Owed	Funding Paid		
Barrington	\$ -	1,821,468	1,813,156	(8,312)	(8,312)
Bloomington	-	1,559,399	1,575,823	16,424	16,424
Buffalo Grove	-	4,447,114	4,430,111	(17,003)	(17,003)
Carol Stream	(41,403)	2,805,809	2,872,709	66,900	25,497
Carpentersville	-	3,125,283	3,123,389	(1,894)	(1,894)
CLC - JAWA	-	501,060	504,999	3,939	3,939
Collinsville	-	2,988,981	2,983,448	(5,533)	(5,533)
Crystal Lake	-	4,631,475	4,596,871	(34,604)	(34,604)
Deerfield	-	3,181,590	3,274,322	92,732	92,732
DeKalb	(3,000)	5,092,066	5,092,067	1	(2,999)
Des Plaines	(398,600)	8,156,675	8,287,820	131,145	(267,455)
DuPage Forest Preserve	-	4,876,010	4,862,214	(13,796)	(13,796)
Evanston	-	12,730,079	12,842,493	112,414	112,414
EWBC	15,815	2,667,891	2,687,461	19,570	35,385
Franklin Park	(240,000)	2,199,784	2,266,016	66,232	(173,768)
Glenview	(523,989)	5,224,022	5,210,500	(13,522)	(537,511)
Hanover Park	(1,370,415)	1,942,921	1,898,148	(44,773)	(1,415,188)
Highland Park	-	6,072,694	6,106,306	33,612	33,612
Hinsdale	-	1,906,135	1,938,156	32,021	32,021
Hoffman Estates	-	6,002,788	6,254,747	251,959	251,959
Homewood	-	2,610,632	2,618,043	7,411	7,411
Libertyville	-	2,771,424	2,703,055	(68,369)	(68,369)
Morton Grove	(13,599)	3,408,105	3,472,770	64,665	51,066
Mount Prospect	-	5,615,556	5,602,189	(13,367)	(13,367)
NIHII	10,345	8,433,770	8,479,128	45,358	55,703
Northbrook	-	6,026,054	6,213,406	187,352	187,352
Northbrook Library	-	598,436	579,616	(18,820)	(18,820)

	Member Contributions	Funding Adjustment		Over/ (Under) Paid	Adjusted Member Contributions
		Funding Owed	Funding Paid		
NS - JAWA	\$ -	270,497	259,741	(10,756)	(10,756)
Oswego	34,102	1,744,792	1,688,320	(56,472)	(22,370)
Oswegoland Park Dist.	-	436,655	425,208	(11,447)	(11,447)
Rolling Meadows	9,114	3,558,469	3,585,682	27,213	36,327
SCDBP	(319,710)	4,204,191	4,228,789	24,598	(295,112)
Schaumburg	-	9,883,767	9,878,846	(4,921)	(4,921)
Streamwood	-	2,935,740	2,955,841	20,101	20,101
SWAHM	(48,383)	11,603,525	11,564,157	(39,368)	(87,751)
WCMC	(24,000)	1,944,209	1,990,351	46,142	22,142
West Chicago	(56,238)	1,999,547	2,022,000	22,453	(33,785)
Westmont	(89,943)	2,136,428	2,136,001	(427)	(90,370)
Westmont Park District	-	168,196	164,481	(3,715)	(3,715)
Wheaton	480,000	3,699,629	3,722,222	22,593	502,593
Wheeling	(1,300,000)	3,753,996	3,720,018	(33,978)	(1,333,978)
Wood Dale	(11,009)	1,838,181	1,838,184	3	(11,006)
Total	(3,890,913)	161,575,043	162,468,804	893,761	(2,997,152)

**Schedule of Member Contributions - by Subpool Members - Terminal Reserve Account
Year Ended June 30, 2013**

EWBC					
Beecher	\$ -	247,748	249,315	1,567	1,567
Coal City	-	312,356	312,412	56	56
Crete	15,815	571,743	583,397	11,654	27,469
Crete Township	-	176,396	176,396	-	-
Monee	-	402,968	398,817	(4,151)	(4,151)
Peotone	-	314,192	317,383	3,191	3,191
Steger	-	642,488	649,741	7,253	7,253
Total	15,815	2,667,891	2,687,461	19,570	35,385

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contributions - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2013**

	Member Contributions	Funding Adjustment		Over/ (Under) Paid	Adjusted Member Contributions
		Funding Owed	Funding Paid		
NIHII					
Bensenville	\$ -	1,679,232	1,707,178	27,946	27,946
Gilberts	-	272,703	273,790	1,087	1,087
MPEA	-	635,560	635,559	(1)	(1)
North Riverside	-	2,384,097	2,384,096	(1)	(1)
River Forest	-	1,488,845	1,491,773	2,928	2,928
Rock Falls	-	1,200,490	1,200,490	-	-
SEECOM	-	220,477	230,846	10,369	10,369
Swansea	10,345	552,366	555,396	3,030	13,375
Total	10,345	8,433,770	8,479,128	45,358	55,703
SCDBP					
Burr Ridge	\$ -	723,684	741,953	18,269	18,269
Clarendon Hills	(144,710)	459,829	466,312	6,483	(138,227)
Darien	(175,000)	783,279	783,279	-	(175,000)
Willowbrook	-	498,406	498,252	(154)	(154)
Woodridge	-	1,738,993	1,738,993	-	-
Total	(319,710)	4,204,191	4,228,789	24,598	(295,112)

	Member Contributions	Funding Adjustment		Over/ (Under) Paid	Adjusted Member Contributions
		Funding Owed	Funding Paid		
SWAHM					
Crest Hill	\$ (383)	736,591	736,590	(1)	(384)
Glen Ellyn	-	2,231,978	2,235,457	3,479	3,479
Homer Glen	-	97,316	113,312	15,996	15,996
Lemont	(48,000)	975,381	975,381	-	(48,000)
Lockport	-	1,290,085	1,272,935	(17,150)	(17,150)
Mokena	-	1,341,775	1,349,748	7,973	7,973
New Lenox	-	1,799,217	1,765,052	(34,165)	(34,165)
Plainfield	-	2,349,734	2,317,111	(32,623)	(32,623)
Shorewood	-	781,448	798,571	17,123	17,123
Total	(48,383)	11,603,525	11,564,157	(39,368)	(87,751)
WCMC					
Countryside	\$ -	925,681	965,185	39,504	39,504
Indian Head Park	(24,000)	258,639	265,276	6,637	(17,363)
LaGrange Park	-	759,889	759,890	1	1
Total	(24,000)	1,944,209	1,990,351	46,142	22,142

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Interest Income - by Individual Members - Terminal Reserve Account
Year Ended June 30, 2013**

	Total Account Balances June 30, 2012	Total Account Balances June 30, 2013	Average Amount Available	Interest Income Allocation
Barrington	\$ 1,813,580	1,778,588	1,796,084	2,497
Bloomington	846,982	987,606	917,294	1,275
Buffalo Grove	4,780	501,158	252,969	352
Carol Stream	2,187,698	2,661,629	2,424,664	3,371
Carpentersville	1,078,353	1,431,256	1,254,805	1,745
CLC - JAWA	330,296	355,198	342,747	477
Collinsville	1,365,000	1,623,033	1,494,017	2,077
Crystal Lake	286,725	1,019,628	653,177	908
Deerfield	1,267,832	1,597,923	1,432,878	1,992
DeKalb	865,657	1,497,023	1,181,340	1,643
Des Plaines	5,524,069	6,270,077	5,897,073	8,199
DuPage Forest Preserve	1,708,653	2,410,569	2,059,611	2,864
Evanston	1,999,893	3,118,006	2,558,950	3,558
EWBC	47,693	613,934	330,815	460
Franklin Park	1,256,519	1,453,472	1,354,996	1,884
Glenview	1,319,035	1,449,319	1,384,177	1,925
Hanover Park	4,241,690	3,440,623	3,841,157	5,341
Highland Park	563,031	1,650,274	1,106,653	1,539
Hinsdale	1,612,706	1,802,083	1,707,395	2,374
Hoffman Estates	3,110,483	3,684,575	3,397,529	4,724
Homewood	1,133,889	1,968,474	1,551,182	2,157
Libertyville	1,987,155	2,090,288	2,038,722	2,835
Morton Grove	1,452,797	1,710,926	1,581,862	2,199
Mount Prospect	2,933,058	3,203,606	3,068,332	4,266
NIHII	689,442	2,061,399	1,375,422	1,912
Northbrook	1,599,114	2,421,307	2,010,211	2,795
Northbrook Library	208,284	387,245	297,765	414
NS - JAWA	139,958	160,645	150,302	209

	Total Account Balances June 30, 2012	Total Account Balances June 30, 2013	Average Amount Available	Interest Income Allocation
Oswego	\$ 351,710	426,510	389,110	541
Oswegoland Park Dist.	117,757	154,187	135,972	189
Rolling Meadows	1,770,655	2,268,694	2,019,675	2,808
SCDBP	3,176,743	3,383,395	3,280,070	4,561
Schaumburg	173,177	1,198,737	685,957	952
Streamwood	3,276,382	3,544,879	3,410,631	4,742
SWAHM	4,936,672	6,349,393	5,643,034	7,846
WCMC	1,232,681	1,470,364	1,351,524	1,879
West Chicago	937,747	1,055,886	996,817	1,386
Westmont	1,440,734	1,498,609	1,469,672	2,043
Westmont Park District	70,958	71,937	71,448	99
Wheaton	3,312,555	3,651,826	3,482,191	4,842
Wheeling	3,328,586	2,679,080	3,003,833	4,176
Wood Dale	2,634,117	2,824,241	2,729,179	3,795
Total	68,334,847	83,927,603	76,131,242	105,851

**Schedule of Interest Income - by Subpool Members - Terminal Reserve Account
Year Ended June 30, 2013**

EWBC				
Beecher	\$ 3,899	54,832	29,366	41
Coal City	5,079	74,345	39,712	55
Crete	3,431	150,466	76,949	107
Crete Township	(1,652)	37,372	17,860	25
Monee	(9,699)	67,290	28,796	40
Peotone	(1,754)	71,218	34,732	48
Steger	48,389	158,411	103,400	144
Total	47,693	613,934	330,815	460

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Interest Income - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2013**

	Total Account Balances June 30, 2012	Total Account Balances June 30, 2013	Average Amount Available	Interest Income Allocation
NIHII				
Bensenville	\$ 175,793	453,002	314,398	437
Gilberts	29,840	59,457	44,649	62
MPEA	52,867	155,761	104,314	145
North Riverside	94,473	516,809	305,641	425
River Forest	155,328	326,200	240,764	335
Rock Falls	59,956	271,377	165,667	230
SEECOM	40,759	89,751	65,255	91
Swansea	80,426	189,042	134,734	187
Total	689,442	2,061,399	1,375,422	1,912
SCDBP				
Burr Ridge	\$ 571,916	676,816	624,366	868
Clarendon Hills	258,547	152,919	205,733	286
Darien	458,967	397,636	428,302	596
Willowbrook	339,596	398,034	368,815	513
Woodridge	1,547,717	1,757,990	1,652,854	2,298
Total	3,176,743	3,383,395	3,280,070	4,561

	Total Account Balances June 30, 2012	Total Account Balances June 30, 2013	Average Amount Available	Interest Income Allocation
SWAHM				
Crest Hill	\$ 344,625	441,224	392,925	546
Glen Ellyn	352,978	645,691	499,335	694
Homer Glen	(18,634)	10,078	(4,278)	(6)
Lemont	509,426	593,984	551,705	767
Lockport	312,057	461,781	386,919	538
Mokena	501,628	681,539	591,584	823
New Lenox	783,067	980,197	881,632	1,226
Plainfield	1,406,685	1,671,125	1,538,905	2,140
Shorewood	744,840	863,774	804,307	1,118
Total	4,936,672	6,349,393	5,643,034	7,846
WCMC				
Countryside	\$ 601,196	751,479	676,338	940
Indian Head Park	112,992	109,749	111,371	155
LaGrange Park	518,493	609,136	563,815	784
Total	1,232,681	1,470,364	1,351,524	1,879

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Individual Members - All Accounts
Year Ended June 30, 2013**

	Administrative Account	Benefit Account					Contributions/ Distributions	Total
		Service Fees		Life	Medical	Dental		
Barrington	\$ 21,955	46,281	1,079	12,288	1,042,165	-	-	1,101,813
Bloomington	19,158	17,534	348	12,034	414,764	73,863	-	518,543
Buffalo Grove	48,672	158,719	3,420	34,009	3,804,032	260,967	-	4,261,147
Carol Stream	34,207	34,740	620	13,508	779,067	203,327	-	1,031,262
Carpentersville	34,826	88,363	2,317	39,002	2,603,195	-	-	2,732,877
CLC - JAWA	4,923	14,964	258	3,177	315,233	24,624	-	358,256
Collinsville	35,394	106,237	2,321	5,236	2,441,728	92,017	-	2,647,539
Crystal Lake	52,314	157,784	3,800	49,717	4,061,866	267,621	-	4,540,788
Deerfield	36,671	95,678	2,509	23,901	2,903,236	-	(215,676)	2,809,648
DeKalb	62,260	188,863	4,615	10,568	4,597,974	230,786	-	5,032,806
Des Plaines	90,322	208,071	5,456	138,996	6,464,523	-	-	6,817,046
DuPage Forest Preserve	58,361	100,169	2,282	8,046	2,501,524	258,664	-	2,870,685
Evanston	157,761	301,513	7,907	64,638	8,853,483	-	(300,000)	8,927,541
EWBC	30,567	73,942	1,807	6,832	2,000,135	-	-	2,082,716
Franklin Park	28,406	52,121	1,367	7,894	1,520,065	-	-	1,581,447
Glenview	77,684	100,598	2,472	19,699	2,390,897	72,065	-	2,585,731
Hanover Park	40,745	74,801	1,672	15,432	1,794,931	163,741	-	2,050,577
Highland Park	69,040	192,995	4,666	16,380	5,042,237	309,760	-	5,566,038
Hinsdale	24,079	22,948	474	17,010	468,482	83,207	-	592,121
Hoffman Estates	72,566	147,478	3,559	58,346	4,037,628	191,349	(516,736)	3,921,624
Homewood	23,939	62,417	1,637	23,982	2,252,677	-	-	2,340,713
Libertyville	33,621	90,281	2,162	31,089	2,141,254	196,690	-	2,461,476
Morton Grove	40,140	112,615	2,953	12,398	3,045,547	-	-	3,173,513
Mount Prospect	74,164	152,564	4,001	25,963	3,874,855	-	(270,000)	3,787,383
NIHII	102,640	249,329	5,560	36,316	5,782,970	365,343	-	6,439,518
Northbrook	59,624	151,578	3,917	39,710	5,020,859	51,757	-	5,267,821
Northbrook Library	6,818	17,930	463	3,575	499,427	5,515	-	526,910
NS-JAWA	2,678	-	-	1,184	-	-	-	1,184

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Individual Members - All Accounts (Continued)
Year Ended June 30, 2013**

	HMO Account			Terminal Reserve Account	Total Funding Owed	Funding Paid	Over/ (Under) Paid
	Contributions	Data Warehousing	Total				
Barrington	\$ 697,084	616	697,700	-	1,821,468	1,813,156	(8,312)
Bloomington	1,020,656	1,042	1,021,698	-	1,559,399	1,575,823	16,424
Buffalo Grove	137,173	122	137,295	-	4,447,114	4,430,111	(17,003)
Carol Stream	1,779,873	1,870	1,781,743	(41,403)	2,805,809	2,872,709	66,900
Carpentersville	357,203	377	357,580	-	3,125,283	3,123,389	(1,894)
CLC - JAWA	137,781	100	137,881	-	501,060	504,999	3,939
Collinsville	305,774	274	306,048	-	2,988,981	2,983,448	(5,533)
Crystal Lake	38,339	34	38,373	-	4,631,475	4,596,871	(34,604)
Deerfield	334,940	331	335,271	-	3,181,590	3,274,322	92,732
DeKalb	-	-	-	(3,000)	5,092,066	5,092,067	1
Des Plaines	1,646,337	1,570	1,647,907	(398,600)	8,156,675	8,287,820	131,145
DuPage Forest Preserve	1,945,002	1,962	1,946,964	-	4,876,010	4,862,214	(13,796)
Evanston	3,640,443	4,334	3,644,777	-	12,730,079	12,842,493	112,414
EWBC	538,243	550	538,793	15,815	2,667,891	2,687,461	19,570
Franklin Park	829,114	817	829,931	(240,000)	2,199,784	2,266,016	66,232
Glenview	3,081,160	3,436	3,084,596	(523,989)	5,224,022	5,210,500	(13,522)
Hanover Park	1,220,744	1,270	1,222,014	(1,370,415)	1,942,921	1,898,148	(44,773)
Highland Park	437,206	410	437,616	-	6,072,694	6,106,306	33,612
Hinsdale	1,288,649	1,286	1,289,935	-	1,906,135	1,938,156	32,021
Hoffman Estates	2,006,794	1,804	2,008,598	-	6,002,788	6,254,747	251,959
Homewood	245,750	230	245,980	-	2,610,632	2,618,043	7,411
Libertyville	276,057	270	276,327	-	2,771,424	2,703,055	(68,369)
Morton Grove	207,885	166	208,051	(13,599)	3,408,105	3,472,770	64,665
Mount Prospect	1,752,253	1,756	1,754,009	-	5,615,556	5,602,189	(13,367)
NIHII	1,879,305	1,962	1,881,267	10,345	8,433,770	8,479,128	45,358
Northbrook	697,917	692	698,609	-	6,026,054	6,213,406	187,352
Northbrook Library	64,650	58	64,708	-	598,436	579,616	(18,820)
NS-JAWA	266,426	209	266,635	-	270,497	259,741	(10,756)

	Administrative Account	Benefit Account					Contributions/ Distributions	Total
		Service Fees		Life	Medical	Dental		
Oswego	\$ 24,509	27,840	583	19,486	637,669	84,500	-	770,078
Oswegoland Park Dist.	8,180	3,667	43	2,563	38,191	42,595	-	87,059
Rolling Meadows	39,721	60,141	1,495	26,027	1,744,088	66,188	-	1,897,939
SCDBP	62,345	1,886	-	32,489	-	33,649	-	68,024
Schaumburg	107,731	323,094	7,276	69,418	7,934,016	-	-	8,333,804
Streamwood	33,792	41,577	851	5,504	1,010,494	159,300	-	1,217,726
SWAHM	139,821	325,199	6,593	83,081	6,668,746	547,594	(48,000)	7,583,213
WCMC	26,664	-	-	9,995	-	-	-	9,995
West Chicago	18,801	29,352	498	8,059	843,612	91,744	-	973,265
Westmont	27,787	39,787	888	10,544	1,073,166	109,408	(89,943)	1,143,850
Westmont Park District	2,671	320	-	810	-	6,969	-	8,099
Wheaton	42,591	103,509	2,714	12,432	3,041,109	-	(480,000)	2,679,764
Wheeling	57,881	90,788	2,381	16,883	2,431,812	-	-	2,541,864
Wood Dale	21,706	34,249	706	10,668	655,978	93,902	-	795,503
Total	1,957,735	4,101,922	97,670	1,038,889	106,733,635	4,087,145	(1,920,355)	114,138,906

ERROR

**Schedule of Funding - by Subpool Members - All Accounts
Year Ended June 30, 2013**

EWBC								
Beecher	\$ 3,079	7,322	192	101	185,565	-	-	193,180
Coal City	3,705	15,283	288	1,365	291,715	-	-	308,651
Crete	6,437	17,892	469	1,881	494,500	-	-	514,742
Crete Township	2,218	6,589	173	324	167,092	-	-	174,178
Monee	4,326	9,335	245	994	309,557	-	-	320,131
Peotone	3,368	9,884	259	113	300,568	-	-	310,824
Steger	7,434	7,637	181	2,054	251,138	-	-	261,010
Total	30,567	73,942	1,807	6,832	2,000,135	-	-	2,082,716

	HMO Account			Terminal Reserve Account	Total Funding Owed	Funding Paid	Over/ (Under) Paid
	Contributions	Data Warehousing	Total				
Oswego	\$ 914,899	1,204	916,103	34,102	1,744,792	1,688,320	(56,472)
Oswegoland Park Dist.	340,866	550	341,416	-	436,655	425,208	(11,447)
Rolling Meadows	1,610,217	1,478	1,611,695	9,114	3,558,469	3,585,682	27,213
SCDBP	4,388,760	4,772	4,393,532	(319,710)	4,204,191	4,228,789	24,598
Schaumburg	1,441,111	1,121	1,442,232	-	9,883,767	9,878,846	(4,921)
Streamwood	1,682,680	1,542	1,684,222	-	2,935,740	2,955,841	20,101
SWAHM	3,925,289	3,585	3,928,874	(48,383)	11,603,525	11,564,157	(39,368)
WCMC	1,929,501	2,049	1,931,550	(24,000)	1,944,209	1,990,351	46,142
West Chicago	1,062,850	869	1,063,719	(56,238)	1,999,547	2,022,000	22,453
Westmont	1,053,700	1,034	1,054,734	(89,943)	2,136,428	2,136,001	(427)
Westmont Park District	157,224	202	157,426	-	168,196	164,481	(3,715)
Wheaton	496,806	468	497,274	480,000	3,699,629	3,722,222	22,593
Wheeling	2,452,128	2,123	2,454,251	(1,300,000)	3,753,996	3,720,018	(33,978)
Wood Dale	1,031,117	864	1,031,981	(11,009)	1,838,181	1,838,184	3
Total	49,319,906	49,409	49,369,315	(3,890,913)	161,575,043	162,468,804	893,761

**Schedule of Funding - by Subpool Members - All Accounts (Continued)
Year Ended June 30, 2013**

EWBC							
Beecher	\$ 51,446	43	51,489	-	247,748	249,315	1,567
Coal City	-	-	-	-	312,356	312,412	56
Crete	34,717	32	34,749	15,815	571,743	583,397	11,654
Crete Township	-	-	-	-	176,396	176,396	-
Monee	78,419	92	78,511	-	402,968	398,817	(4,151)
Peotone	-	-	-	-	314,192	317,383	3,191
Steger	373,661	383	374,044	-	642,488	649,741	7,253
Total	538,243	550	538,793	15,815	2,667,891	2,687,461	19,570

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts (Continued)
Year Ended June 30, 2013**

	Administrative Account	Benefit Account					Contributions/ Distributions	Total
		Service Fees		Life	Medical	Dental		
NIHI								
Bensenville	\$ 19,785	27,948	608	7,156	713,507	98,425	-	847,644
Gilberts	3,824	5,170	101	624	87,519	20,278	-	113,692
MPEA	7,392	22,925	432	8,170	435,323	-	-	466,850
North Riverside	22,686	68,407	1,656	6,256	2,191,662	93,430	-	2,361,411
River Forest	19,488	31,130	616	8,337	607,828	68,487	-	716,398
Rock Falls	16,342	48,594	1,181	1,620	1,082,411	50,342	-	1,184,148
SEECOM	4,178	15,115	316	1,589	199,279	-	-	216,299
Swansea	8,945	30,040	650	2,564	465,441	34,381	-	533,076
Total	102,640	249,329	5,560	36,316	5,782,970	365,343	-	6,439,518
SCDBP								
Burr Ridge	\$ 10,144	-	-	2,862	-	-	-	2,862
Clarendon Hills	8,105	1,886	-	5,069	-	33,649	-	40,604
Darien	13,409	-	-	9,662	-	-	-	9,662
Willowbrook	5,917	-	-	6,383	-	-	-	6,383
Woodridge	24,770	-	-	8,513	-	-	-	8,513
Total	62,345	1,886	-	32,489	-	33,649	-	68,024

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts (Continued)
Year Ended June 30, 2013**

	HMO Account			Terminal Reserve Account	Total Funding Owed	Funding Paid	Over/ (Under) Paid
	Contributions	Data Warehousing	Total				
NIHII							
Bensenville	\$ 810,968	835	811,803	-	1,679,232	1,707,178	27,946
Gilberts	155,007	180	155,187	-	272,703	273,790	1,087
MPEA	161,174	144	161,318	-	635,560	635,559	(1)
North Riverside	-	-	-	-	2,384,097	2,384,096	(1)
River Forest	752,156	803	752,959	-	1,488,845	1,491,773	2,928
Rock Falls	-	-	-	-	1,200,490	1,200,490	-
SEECOM	-	-	-	-	220,477	230,846	10,369
Swansea	-	-	-	10,345	552,366	555,396	3,030
Total	1,879,305	1,962	1,881,267	10,345	8,433,770	8,479,128	45,358
SCDBP							
Burr Ridge	\$ 709,892	786	710,678	-	723,684	741,953	18,269
Clarendon Hills	555,242	588	555,830	(144,710)	459,829	466,312	6,483
Darien	934,186	1,022	935,208	(175,000)	783,279	783,279	-
Willowbrook	485,645	461	486,106	-	498,406	498,252	(154)
Woodridge	1,703,795	1,915	1,705,710	-	1,738,993	1,738,993	-
Total	4,388,760	4,772	4,393,532	(319,710)	4,204,191	4,228,789	24,598

	Administrative Account	Benefit Account					Contributions/ Distributions	Total
		Service Fees		Life	Medical	Dental		
SWAHM								
Crest Hill	\$ 7,830	28,201	482	1,123	570,684	14,713	-	615,203
Glen Ellyn	27,977	67,167	1,612	7,499	1,523,858	132,481	-	1,732,617
Homer Glen	1,714	5,056	121	1,102	83,670	5,653	-	95,602
Lemont	12,494	35,785	619	28,507	643,692	44,773	(48,000)	705,376
Lockport	17,612	42,336	1,000	11,251	859,461	60,628	-	974,676
Mokena	14,451	37,404	641	2,417	711,985	57,691	-	810,138
New Lenox	20,747	48,184	911	5,585	965,321	82,554	-	1,102,555
Plainfield	28,143	36,724	787	12,003	870,751	118,644	-	1,038,909
Shorewood	8,853	24,342	420	13,594	439,324	30,457	-	508,137
Total	139,821	325,199	6,593	83,081	6,668,746	547,594	(48,000)	7,583,213
WCMC								
Countryside	\$ 11,850	-	-	3,960	-	-	-	3,960
Indian Head Park	3,142	-	-	346	-	-	-	346
LaGrange Park	11,672	-	-	5,689	-	-	-	5,689
Total	26,664	-	-	9,995	-	-	-	9,995

	HMO Account			Terminal Reserve Account	Total Funding Owed	Funding Paid	Over/ (Under) Paid
	Contributions	Data Warehousing	Total				
SWAHM							
Crest Hill	\$ 113,855	86	113,941	(383)	736,591	736,590	(1)
Glen Ellyn	470,946	438	471,384	-	2,231,978	2,235,457	3,479
Homer Glen	-	-	-	-	97,316	113,312	15,996
Lemont	305,223	288	305,511	(48,000)	975,381	975,381	-
Lockport	297,510	287	297,797	-	1,290,085	1,272,935	(17,150)
Mokena	516,771	415	517,186	-	1,341,775	1,349,748	7,973
New Lenox	675,309	606	675,915	-	1,799,217	1,765,052	(34,165)
Plainfield	1,281,438	1,244	1,282,682	-	2,349,734	2,317,111	(32,623)
Shorewood	264,237	221	264,458	-	781,448	798,571	17,123
Total	3,925,289	3,585	3,928,874	(48,383)	11,603,525	11,564,157	(39,368)
WCMC							
Countryside	\$ 908,945	926	909,871	-	925,681	965,185	39,504
Indian Head Park	278,906	245	279,151	(24,000)	258,639	265,276	6,637
LaGrange Park	741,650	878	742,528	-	759,889	759,890	1
Total	1,929,501	2,049	1,931,550	(24,000)	1,944,209	1,990,351	46,142

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - by Individual Members - All Accounts
Year Ended June 30, 2013**

	Administration	Benefit	HMO	Terminal Reserve	Total
Barrington	\$ 17,834	29,012	84,264	1,649,975	1,781,085
Bloomington	19,225	(1,953)	123,393	848,216	988,881
Buffalo Grove	2,012	496,137	16,581	(13,220)	501,510
Carol Stream	6,440	605,713	215,187	1,837,660	2,665,000
Carpentersville	9,275	1,094,778	43,186	285,762	1,433,001
CLC - JAWA	(1,100)	297,351	16,653	42,771	355,675
Collinsville	8,118	1,049,755	36,962	530,275	1,625,110
Crystal Lake	3,281	941,538	4,635	71,082	1,020,536
Deerfield	17,944	953,055	40,492	588,424	1,599,915
DeKalb	13,574	1,446,074	-	39,018	1,498,666
Des Plaines	19,154	3,748,957	199,023	2,311,142	6,278,276
DuPage Forest Preserve	32,924	1,554,693	235,142	590,674	2,413,433
Evanston	30,664	2,275,905	194,969	620,026	3,121,564
EWBC	(7,409)	473,029	65,072	83,702	614,394
Franklin Park	19,244	581,704	100,233	754,175	1,455,356
Glenview	33,974	804,134	372,537	240,599	1,451,244
Hanover Park	23,611	2,538,406	147,587	736,360	3,445,964
Highland Park	17,075	1,315,082	52,852	266,804	1,651,813
Hinsdale	18,573	297,664	155,790	1,332,430	1,804,457
Hoffman Estates	44,594	2,062,018	242,586	1,340,101	3,689,299
Homewood	4,918	1,529,826	29,708	406,179	1,970,631
Libertyville	9,230	1,141,739	33,373	908,781	2,093,123
Morton Grove	11,127	1,085,318	25,127	591,553	1,713,125
Mount Prospect	36,799	2,133,562	211,838	825,673	3,207,872
NIHII	(5,672)	1,674,081	166,107	228,795	2,063,311
Northbrook	36,892	1,850,568	37,371	499,271	2,424,102
Northbrook Library	(939)	395,459	7,815	(14,676)	387,659
NS - JAWA	300	73	32,202	128,279	160,854

	Administration	Benefit	HMO	Terminal Reserve	Total
Oswego	\$ 1,189	192,428	49,005	184,429	427,051
Oswegoland Park District	(948)	96,134	18,263	40,927	154,376
Rolling Meadows	43,882	1,172,484	194,650	860,486	2,271,502
SCDBP	52,966	21,565	493,224	2,820,201	3,387,956
Schaumburg	6,759	969,384	174,177	49,369	1,199,689
Streamwood	14,932	921,372	203,409	2,409,908	3,549,621
SWAHM	(166)	4,279,080	474,506	1,603,819	6,357,239
WCMC	18,755	679	214,500	1,238,309	1,472,243
West Chicago	10,701	441,164	56,901	548,506	1,057,272
Westmont	34,006	704,248	56,421	705,977	1,500,652
Westmont Park District	(1,172)	9,930	8,421	54,857	72,036
Wheaton	22,720	1,678,116	26,601	1,929,231	3,656,668
Wheeling	28,395	1,606,411	296,408	752,042	2,683,256
Wood Dale	6,198	850,089	124,636	1,847,113	2,828,036
Total	659,879	45,316,763	5,281,807	32,775,005	84,033,454

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - by Subpool Members - All Accounts
Year Ended June 30, 2013**

	Administration	Benefit	HMO	Terminal Reserve	Total
EWBC					
Beecher	\$ (746)	43,875	6,218	5,526	54,873
Coal City	(898)	70,100	-	5,198	74,400
Crete	(1,560)	116,909	4,197	31,027	150,573
Crete Township	(538)	39,560	-	(1,625)	37,397
Monee	(1,049)	72,709	9,482	(13,812)	67,330
Peotone	(816)	70,595	-	1,487	71,266
Steger	(1,802)	59,281	45,175	55,901	158,555
Total	(7,409)	473,029	65,072	83,702	614,394
NIHII					
Bensenville	\$ (1,115)	225,607	98,045	130,902	453,439
Gilberts	(216)	29,842	8,301	21,592	59,519
MPEA	(416)	101,555	19,483	35,284	155,906
North Riverside	(1,167)	612,718	-	(94,317)	517,234
River Forest	(1,098)	191,823	40,278	95,532	326,535
Rock Falls	(921)	314,300	-	(41,772)	271,607
SEECOM	(235)	56,980	-	33,097	89,842
Swansea	(504)	141,256	-	48,477	189,229
Total	(5,672)	1,674,081	166,107	228,795	2,063,311

	Administration	Benefit	HMO	Terminal Reserve	Total
SCDBP					
Burr Ridge	\$ 7,734	231	85,831	583,888	677,684
Clarendon Hills	3,041	20,016	29,733	100,415	153,205
Darien	14,842	442	112,948	270,000	398,232
Willowbrook	3,063	255	58,708	336,521	398,547
Woodridge	24,286	621	206,004	1,529,377	1,760,288
Total	52,966	21,565	493,224	2,820,201	3,387,956
SWAHM					
Crest Hill	\$ (263)	265,724	13,761	162,548	441,770
Glen Ellyn	56	524,330	56,931	65,068	646,385
Homer Glen	27	30,480	-	(20,435)	10,072
Lemont	62	518,480	36,898	39,311	594,751
Lockport	331	329,889	35,966	96,133	462,319
Mokena	(16)	516,821	62,463	103,094	682,362
New Lenox	(131)	820,001	81,633	79,920	981,423
Plainfield	132	694,633	154,914	823,586	1,673,265
Shorewood	(364)	578,722	31,940	254,594	864,892
Total	(166)	4,279,080	474,506	1,603,819	6,357,239
WCMC					
Countryside	\$ 7,291	293	109,889	634,946	752,419
Indian Head Park	349	38	14,933	94,584	109,904
LaGrange Park	11,115	348	89,678	508,779	609,920
Total	18,755	679	214,500	1,238,309	1,472,243

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Supplemental Assessments - by Individual Members - Last Three Fiscal Years
Year Ended June 30, 2013**

	For the Year Ended June 30		
	2011	2012	2013
Barrington	\$ -	-	-
Bloomington	-	-	-
Buffalo Grove	-	-	-
Carol Stream	-	-	-
Carpentersville	-	-	-
CLC - JAWA	-	-	-
Collinsville	-	-	-
Crystal Lake	-	-	-
Deerfield	-	-	-
DeKalb	-	-	-
Des Plaines	-	-	-
DuPage Forest Preserve	-	-	-
Evanston	-	-	-
EWBC	-	-	-
Franklin Park	-	-	-
Glenview	-	-	-
Hanover Park	-	-	-
Highland Park	-	-	-
Hinsdale	-	-	-
Hoffman Estates	-	-	-
Homewood	-	-	-
Libertyville	-	-	-
Morton Grove	-	-	-
Mount Prospect	-	-	-
NIHII	208,959	136,690	-
Northbrook	-	-	-
Northbrook Library	-	-	-
NS - JAWA	-	-	-

For the Year Ended June 30

	2011	2012	2013
Oswego	\$ -	-	-
Oswegoland Park District	-	-	-
Rolling Meadows	-	-	-
SCDBP	-	-	-
Schaumburg	-	-	-
Streamwood	-	-	-
SWAHM	-	-	-
WCMC	-	-	-
West Chicago	-	-	-
Westmont	-	-	-
Westmont Park District	-	-	-
Wheaton	-	-	-
Wheeling	-	-	-
Wood Dale	-	-	-
Total	208,959	136,690	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Supplemental Assessments - by Subpool Members - Last Three Fiscal Years
Year Ended June 30, 2013**

	For the Year Ended June 30		
	2011	2012	2013
EWBC			
Beecher	\$ -	-	-
Coal City	-	-	-
Crete	-	-	-
Crete Township	-	-	-
Monee	-	-	-
Peotone	-	-	-
Steger	-	-	-
Total	-	-	-
NIHII			
Bensenville	\$ -	-	-
Gilberts	-	-	-
MPEA	-	-	-
North Riverside	94,162	94,741	-
River Forest	-	-	-
Rock Falls	114,797	41,949	-
SEECOM	-	-	-
Swansea	-	-	-
Total	208,959	136,690	-

For the Year Ended June 30

	2011	2012	2013
SCDBP			
Burr Ridge	\$ -	-	-
Clarendon Hills	-	-	-
Darien	-	-	-
Willowbrook	-	-	-
Woodridge	-	-	-
Total	-	-	-
SWAHM			
Crest Hill	\$ -	-	-
Glen Ellyn	-	-	-
Homer Glen	-	-	-
Lemont	-	-	-
Lockport	-	-	-
Mokena	-	-	-
New Lenox	-	-	-
Plainfield	-	-	-
Shorewood	-	-	-
Total	-	-	-
WCMC			
Countryside	\$ -	-	-
Indian Head Park	-	-	-
LaGrange Park	-	-	-
Total	-	-	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues - Last Ten Fiscal Years
June 30, 2013**

Year Ended	Member Contributions				Interest	Other	Totals
	Administrative	Benefit	HMO	Terminal Reserve			
2004	\$ 1,354,767	36,439,080	23,926,346	179,998	105,923	-	62,006,114
2005	1,574,371	43,085,639	27,467,153	411,831	480,324	-	73,019,318
2006	2,275,222	41,342,653	26,161,762	(1,533,551)	1,141,742	-	69,387,828
2007	1,211,250	51,784,515	29,697,771	947,043	2,194,443	-	85,835,022
2008	1,658,827	60,039,770	31,690,555	(1,579,840)	2,071,935	-	93,881,247
2009	1,781,947	82,328,592	32,927,349	(708,131)	1,400,489	-	117,730,246
2010	2,065,804	102,220,837	39,616,577	(1,518,428)	1,678,368	-	144,063,158
2011	1,758,126	90,681,067	44,479,278	(1,714,130)	581,106	-	135,785,447
2012	1,906,171	105,545,824	48,123,828	(889,467)	189,245	-	154,875,601
2013	1,957,735	114,138,906	49,369,315	(2,997,152)	105,851	-	162,574,655

For 2007 funding, administrative fees related to the Benefit Account were moved from the Administrative Account to the Benefit Account.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Activity - Last Ten Fiscal Years
June 30, 2013**

Year Ended	Benefit Claims Payable Beginning	Current Year Provision for Insured Events	Payment of Claims		Benefit Claims Payable Ending
			Insured Events of Current Year	Insured Events of Prior Year	
2004	\$ 8,839,043	52,863,156	(37,362,595)	(8,839,043)	15,500,561
2005	15,500,561	55,493,466	(42,767,584)	(15,500,561)	12,725,882
2006	12,725,882	61,269,935	(46,902,659)	(12,725,882)	14,367,276
2007	14,367,276	65,824,598	(49,040,246)	(14,367,276)	16,784,352
2008	16,784,352	73,909,032	(50,869,510)	(16,784,352)	23,039,522
2009	23,039,522	98,363,937	(75,773,801)	(23,039,522)	22,590,136
2010	22,590,136	119,225,912	(97,117,830)	(22,590,136)	22,108,082
2011	22,108,082	115,475,873	(92,300,326)	(22,108,082)	23,175,547
2012	23,175,547	128,210,189	(101,418,498)	(23,175,547)	26,791,691
2013	26,791,691	130,429,913	(104,556,140)	(26,791,691)	25,873,773