SJVIA - Blended Rate History									
		Projected	Projected Blended	Projected	Projected Reserve	Contingent Reserve Amt Used for Rate	Pooling Point	Final Blended	
Plan Year	Plan	Renewal	Renewal	Required Reserve	Surplus/Shortfall	Stabilization	Change Impact	Rate Increase	
2016	HMO	16.9%	10.0%	5,242,292	-5,766,697	0			
2016	PPO	0.9%	10.0%	5,175,582	6,267,815	0	N/A	11.5%	
2015	HMO	9.8%	7.3%	8,887,055	159,115	159,115			
	PPO	3.3%	7.5%	4,190,406	5,207,369	5,207,369	N/A	1.17%	
2014	НМО	13.6%	8.7%	4,428,052	-597,019	-597,019			
2014	PPO	0.1%	8.7%	3,369,881	3,206,732	3,206,732	N/A	5.3%	
2012	НМО	6.0%	F 40/	2,901,274	2,793,381	0			
2013	PPO	4.6%	5.4%	2,669,902	1,513,738	0	\$364,485	4.9%	

SJVIA - 2012 Individual Rate History									
					Contingent				
		Projected			Reserve Amt Used				
	Projected	Increase	Projected	Projected Reserve	for Rate	Pooling Point	Final Blended		
Entity	Increase PPO	нмо	Required Reserve	Surplus/Shortfall	Stabilization	Change Impact	Rate Increase		
Fresno	7.5%	-1.6%	\$2,896,593	\$2,432,762	\$0	N/A	0.0%		
Tulare	2.0%	N/A	\$1,797,856	-\$91,013	\$0	N/A	0.0%		

SJVIA - 2011 Individual Rate History									
					Contingent				
		Projected			Reserve Amt Used				
	Projected	Increase	Projected	Projected Reserve	for Rate	Pooling Point	Final Blended		
Entity	Increase PPO	нмо	Required Reserve	Surplus/Shortfall	Stabilization	Change Impact	Rate Increase		
Fresno	< 1%	8.1%	\$3,591,695	\$764,414	\$0	N/A	N/A		
Tulare	12.0%	N/A	\$1,534,980	-\$594,664	\$0	N/A	N/A		