



**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
County of Fresno, County of Tulare, and City of Ceres**

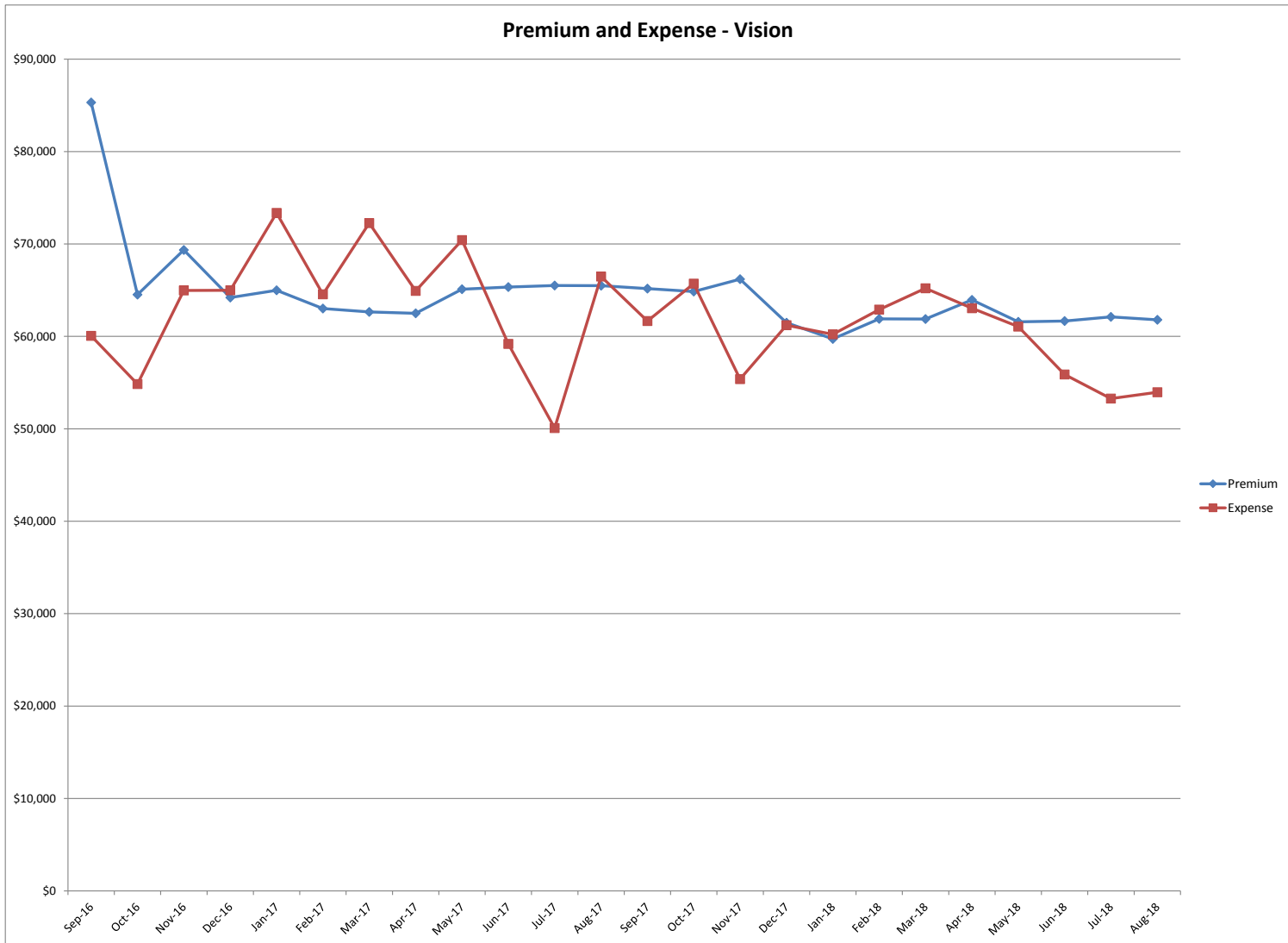
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	7,678	\$85,309	\$48,963	\$11,090	\$60,053	57.39%	\$6.38	70.39%
Oct-16	7,651	\$64,516	\$46,456	\$8,387	\$54,843	72.01%	\$6.07	85.01%
Nov-16	7,654	\$69,356	\$55,955	\$9,016	\$64,971	80.68%	\$7.31	93.68%
Dec-16	7,644	\$64,199	\$56,638	\$8,346	\$64,984	88.22%	\$7.41	101.22%
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	99.88%	\$8.59	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	89.43%	\$7.52	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	102.34%	\$8.58	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	90.89%	\$7.64	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	95.15%	\$8.34	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	77.58%	\$6.81	90.58%
Jul-17	7,481	\$65,509	\$41,567	\$8,516	\$50,083	63.45%	\$5.56	76.45%
Aug-17	7,491	\$65,482	\$57,956	\$8,513	\$66,469	88.51%	\$7.74	101.51%
Sep-17	7,480	\$65,178	\$53,186	\$8,473	\$61,659	81.60%	\$7.11	94.60%
Oct-17	7,464	\$64,860	\$57,272	\$8,432	\$65,704	88.30%	\$7.67	101.30%
Nov-17	7,441	\$66,185	\$46,782	\$8,604	\$55,386	70.68%	\$6.29	83.68%
Dec-17	7,484	\$61,476	\$53,221	\$7,992	\$61,213	86.57%	\$7.11	99.57%
Jan-18	7,203	\$59,729	\$52,458	\$7,765	\$60,223	87.83%	\$7.28	100.83%
Feb-18	7,192	\$61,901	\$54,857	\$8,047	\$62,904	88.62%	\$7.63	101.62%
Mar-18	7,187	\$61,872	\$57,170	\$8,043	\$65,213	92.40%	\$7.95	105.40%
Apr-18	7,178	\$63,952	\$54,731	\$8,314	\$63,045	85.58%	\$7.62	98.58%
May-18	7,183	\$61,574	\$53,064	\$8,005	\$61,069	86.18%	\$7.39	99.18%
Jun-18	7,196	\$61,662	\$47,857	\$8,016	\$55,873	77.61%	\$6.65	90.61%
Jul-18	7,249	\$62,117	\$45,205	\$8,075	\$53,280	72.77%	\$6.24	85.77%
Aug-18	7,265	\$61,796	\$45,924	\$8,033	\$53,957	74.32%	\$6.32	87.32%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	85.97%	\$7.94	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	84.18%	\$7.40	97.18%
2017	7,472	\$772,296	\$664,815	\$100,398	\$765,213	86.08%	\$7.41	99.08%
2018 YTD	7,207	\$494,603	\$411,266	\$64,298	\$475,564	83.15%	\$7.13	96.15%
Current 12 Months	7,294	\$752,302	\$621,727	\$97,799	\$719,526	82.64%	\$7.10	95.64%

Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include all the divisions under the County of Fresno, County of Tulare, and City of Ceres.
2. VSP Admin is the retention fee - % of premium (2015: 12%; 2016-2018: 13%).
3. Ceres terminated vision coverage effective 12/31/2017.

San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
 County of Fresno, County of Tulare, and City of Ceres





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
County of Fresno

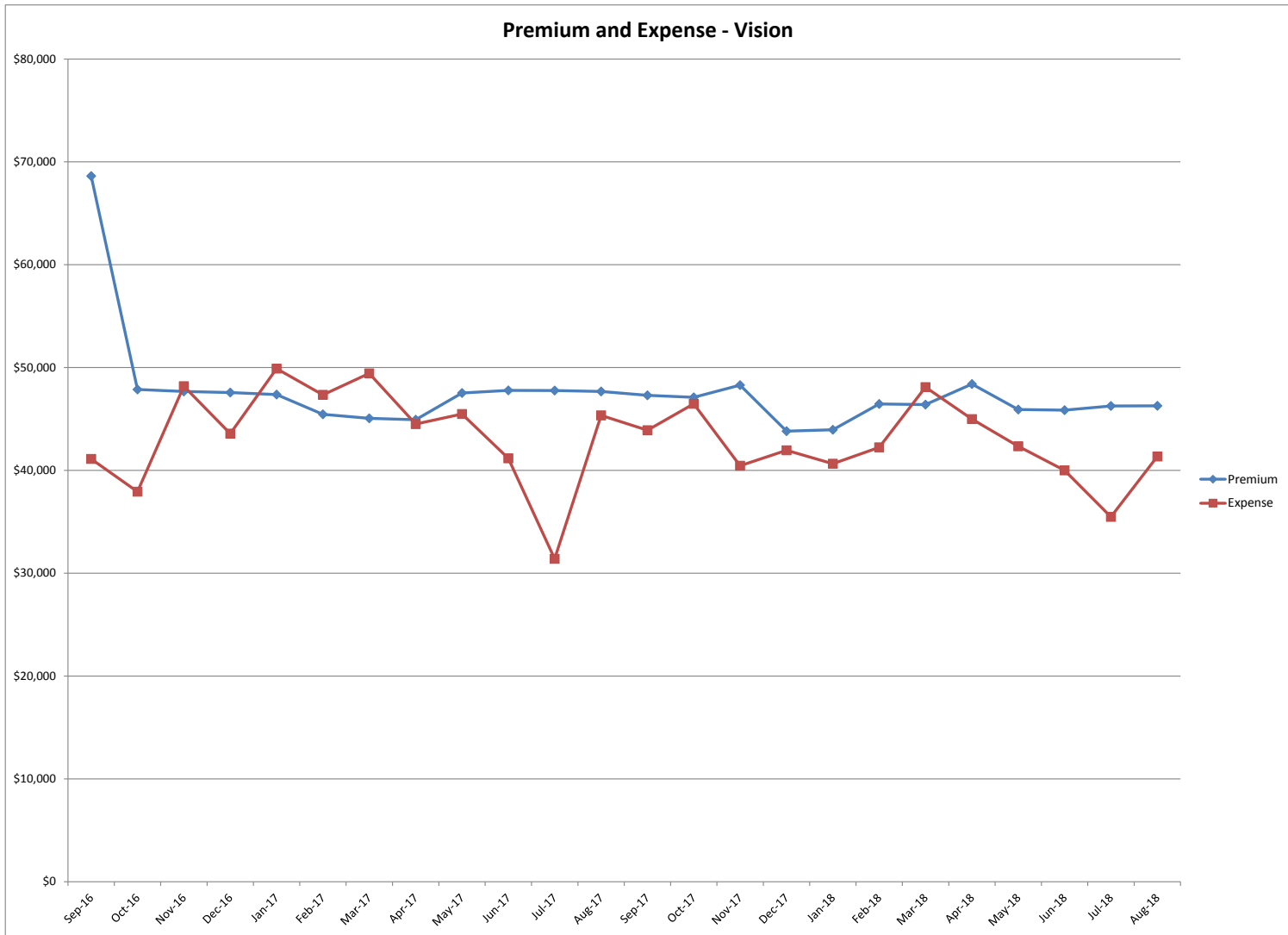
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	4,881	\$68,629	\$32,194	\$8,922	\$41,116	46.91%	\$6.60	59.91%
Oct-16	4,860	\$47,867	\$31,703	\$6,223	\$37,926	66.23%	\$6.52	79.23%
Nov-16	4,843	\$47,679	\$41,988	\$6,198	\$48,186	88.06%	\$8.67	101.06%
Dec-16	4,841	\$47,574	\$37,386	\$6,185	\$43,571	78.58%	\$7.72	91.58%
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	92.32%	\$9.30	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	91.17%	\$8.92	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	96.69%	\$9.42	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	86.06%	\$8.41	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	82.70%	\$8.60	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	73.16%	\$7.62	86.16%
Jul-17	4,599	\$47,773	\$25,191	\$6,210	\$31,401	52.73%	\$5.48	65.73%
Aug-17	4,601	\$47,681	\$39,158	\$6,199	\$45,357	82.12%	\$8.51	95.12%
Sep-17	4,579	\$47,308	\$37,755	\$6,150	\$43,905	79.81%	\$8.25	92.81%
Oct-17	4,567	\$47,107	\$40,351	\$6,124	\$46,475	85.66%	\$8.84	98.66%
Nov-17	4,539	\$48,295	\$34,174	\$6,278	\$40,452	70.76%	\$7.53	83.76%
Dec-17	4,564	\$43,819	\$36,257	\$5,696	\$41,953	82.74%	\$7.94	95.74%
Jan-18	4,450	\$43,952	\$34,937	\$5,714	\$40,651	79.49%	\$7.85	92.49%
Feb-18	4,437	\$46,456	\$36,204	\$6,039	\$42,243	77.93%	\$8.16	90.93%
Mar-18	4,431	\$46,406	\$42,069	\$6,033	\$48,102	90.65%	\$9.49	103.65%
Apr-18	4,417	\$48,396	\$38,693	\$6,291	\$44,984	79.95%	\$8.76	92.95%
May-18	4,387	\$45,913	\$36,384	\$5,969	\$42,353	79.25%	\$8.29	92.25%
Jun-18	4,379	\$45,853	\$34,035	\$5,961	\$39,996	74.23%	\$7.77	87.23%
Jul-18	4,424	\$46,262	\$29,472	\$6,014	\$35,486	63.71%	\$6.66	76.71%
Aug-18	4,439	\$46,287	\$35,331	\$6,017	\$41,348	76.33%	\$7.96	89.33%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	80.97%	\$8.79	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	78.16%	\$8.06	91.16%
2017	4,599	\$560,119	\$454,575	\$72,815	\$527,390	81.16%	\$8.24	94.16%
2018 YTD	4,421	\$369,525	\$287,125	\$48,038	\$335,163	77.70%	\$8.12	90.70%
Current 12 Months	4,468	\$556,054	\$435,662	\$72,287	\$507,949	78.35%	\$8.13	91.35%

Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include the following divisions: 0015, 0016, 0017, 0018, 0019, 0020, and 0021.

**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
County of Fresno**





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
County of Tulare

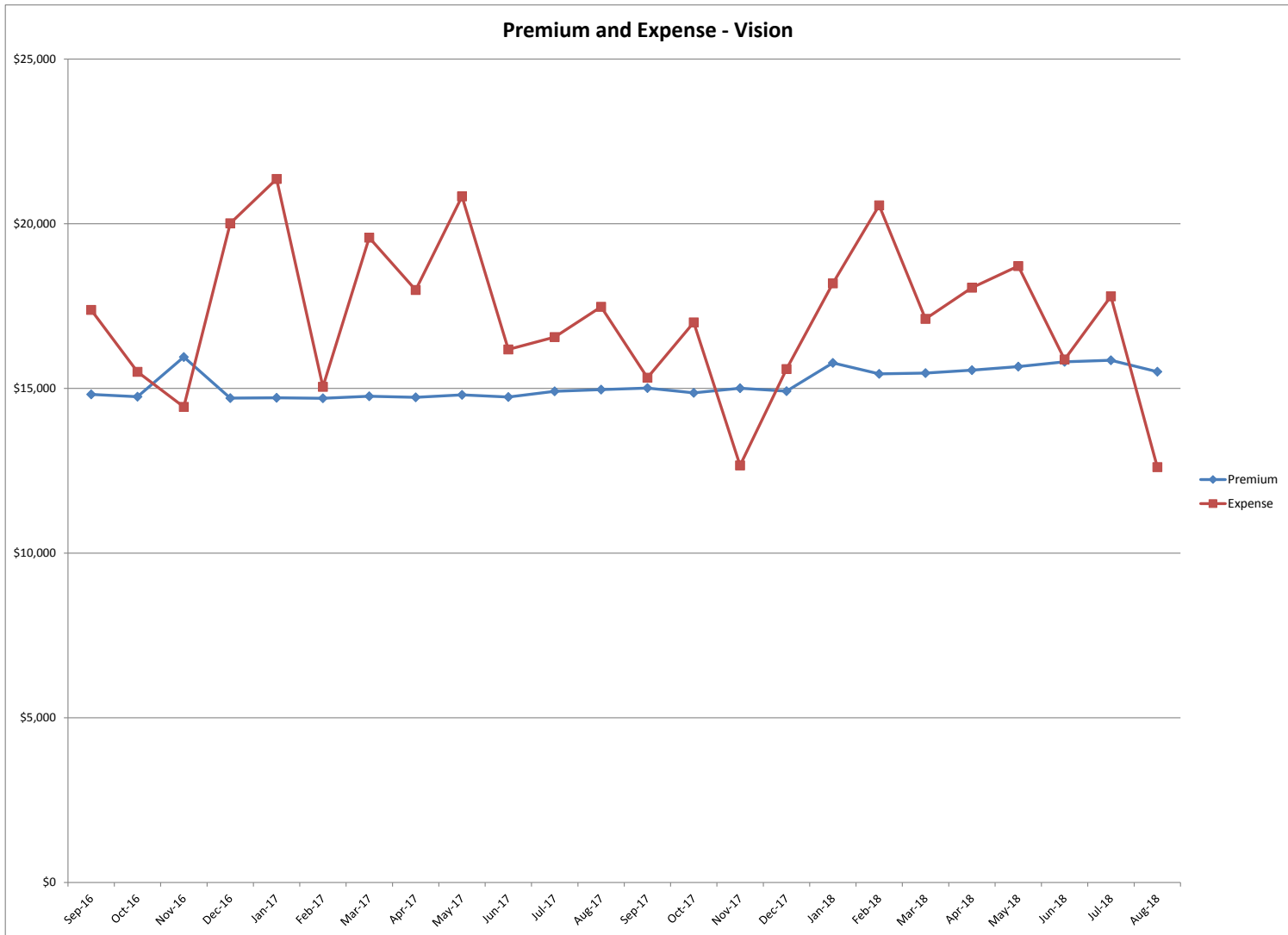
PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	2,662	\$14,819	\$15,457	\$1,926	\$17,383	104.31%	\$5.81	117.31%
Oct-16	2,654	\$14,747	\$13,586	\$1,917	\$15,503	92.13%	\$5.12	105.13%
Nov-16	2,673	\$15,955	\$12,366	\$2,074	\$14,440	77.51%	\$4.63	90.51%
Dec-16	2,665	\$14,705	\$18,101	\$1,912	\$20,013	123.09%	\$6.79	136.09%
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	132.14%	\$7.28	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	89.37%	\$4.93	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	119.59%	\$6.61	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	109.10%	\$6.03	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	127.68%	\$7.05	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	96.80%	\$5.34	109.80%
Jul-17	2,704	\$14,913	\$14,622	\$1,939	\$16,561	98.05%	\$5.41	111.05%
Aug-17	2,711	\$14,964	\$15,530	\$1,945	\$17,475	103.78%	\$5.73	116.78%
Sep-17	2,724	\$15,012	\$13,374	\$1,952	\$15,326	89.09%	\$4.91	102.09%
Oct-17	2,716	\$14,868	\$15,071	\$1,933	\$17,004	101.37%	\$5.55	114.37%
Nov-17	2,724	\$15,005	\$10,714	\$1,951	\$12,665	71.40%	\$3.93	84.40%
Dec-17	2,740	\$14,918	\$13,651	\$1,939	\$15,590	91.51%	\$4.98	104.51%
Jan-18	2,753	\$15,777	\$16,139	\$2,051	\$18,190	102.29%	\$5.86	115.29%
Feb-18	2,755	\$15,445	\$18,549	\$2,008	\$20,557	120.10%	\$6.73	133.10%
Mar-18	2,756	\$15,466	\$15,101	\$2,011	\$17,112	97.64%	\$5.48	110.64%
Apr-18	2,761	\$15,556	\$16,038	\$2,022	\$18,060	103.10%	\$5.81	116.10%
May-18	2,796	\$15,661	\$16,680	\$2,036	\$18,716	106.51%	\$5.97	119.51%
Jun-18	2,817	\$15,809	\$13,822	\$2,055	\$15,877	87.43%	\$4.91	100.43%
Jul-18	2,825	\$15,855	\$15,733	\$2,061	\$17,794	99.23%	\$5.57	112.23%
Aug-18	2,826	\$15,509	\$10,593	\$2,016	\$12,609	68.30%	\$3.75	81.30%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	106.37%	\$5.96	118.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	104.29%	\$5.84	117.29%
2017	2,695	\$178,142	\$182,449	\$23,158	\$205,607	102.42%	\$5.64	115.42%
2018 YTD	2,786	\$125,078	\$122,655	\$16,260	\$138,915	98.06%	\$5.50	111.06%
Current 12 Months	2,766	\$184,881	\$175,465	\$24,035	\$199,500	94.91%	\$5.29	107.91%

Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include the following divisions: 0001, 0002, 0003, and 0004.

**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
County of Tulare**





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
City of Ceres

PERIOD MO-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	135	\$1,861	\$1,312	\$242	\$1,554	70.50%	\$9.72	83.50%
Oct-16	137	\$1,902	\$1,167	\$247	\$1,414	61.36%	\$8.52	74.36%
Nov-16	138	\$5,722	\$1,601	\$744	\$2,345	27.98%	\$11.60	40.98%
Dec-16	138	\$1,920	\$1,151	\$250	\$1,401	59.95%	\$8.34	72.95%
Jan-17	182	\$2,898	\$1,725	\$377	\$2,102	59.52%	\$9.48	72.52%
Feb-17	181	\$2,863	\$1,778	\$372	\$2,150	62.10%	\$9.82	75.10%
Mar-17	178	\$2,817	\$2,880	\$366	\$3,246	102.24%	\$16.18	115.24%
Apr-17	176	\$2,838	\$2,065	\$369	\$2,434	72.76%	\$11.73	85.76%
May-17	174	\$2,778	\$3,746	\$361	\$4,107	134.85%	\$21.53	147.85%
Jun-17	175	\$2,814	\$1,461	\$366	\$1,827	51.92%	\$8.35	64.92%
Jul-17	178	\$2,823	\$1,754	\$367	\$2,121	62.13%	\$9.85	75.13%
Aug-17	179	\$2,837	\$3,268	\$369	\$3,637	115.19%	\$18.26	128.19%
Sep-17	177	\$2,858	\$2,057	\$372	\$2,429	71.97%	\$11.62	84.97%
Oct-17	181	\$2,885	\$1,850	\$375	\$2,225	64.12%	\$10.22	77.12%
Nov-17	178	\$2,885	\$1,894	\$375	\$2,269	65.65%	\$10.64	78.65%
Dec-17	180	\$2,739	\$3,313	\$356	\$3,669	120.96%	\$18.41	133.96%
Jan-18	0	\$0	\$1,382	\$0	\$1,382	#DIV/0!	#DIV/0!	#DIV/0!
Feb-18	0	\$0	\$104	\$0	\$104	#DIV/0!	#DIV/0!	#DIV/0!
Mar-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Apr-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
May-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Jun-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Jul-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Aug-18	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
2015	127	\$23,824	\$19,728	\$2,859	\$22,587	82.81%	\$12.91	94.81%
2016	135	\$26,246	\$22,685	\$3,412	\$26,097	86.43%	\$14.02	99.43%
2017	178	\$34,035	\$27,791	\$4,425	\$32,216	81.65%	\$12.99	94.65%
2018 YTD	0	\$0	\$1,486	\$0	\$1,486	#DIV/0!	#DIV/0!	#DIV/0!
Current 12 Months	60	\$11,367	\$10,600	\$1,478	\$12,078	93.25%	\$14.80	106.25%

Data Source: VSP SJVIA Utilization Reports

Note:

1. The above figures include the following divisions: 0026 and 0027.
2. Ceres terminated vision coverage effective 12/31/2017.

**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of July 2018
City of Ceres**

