



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

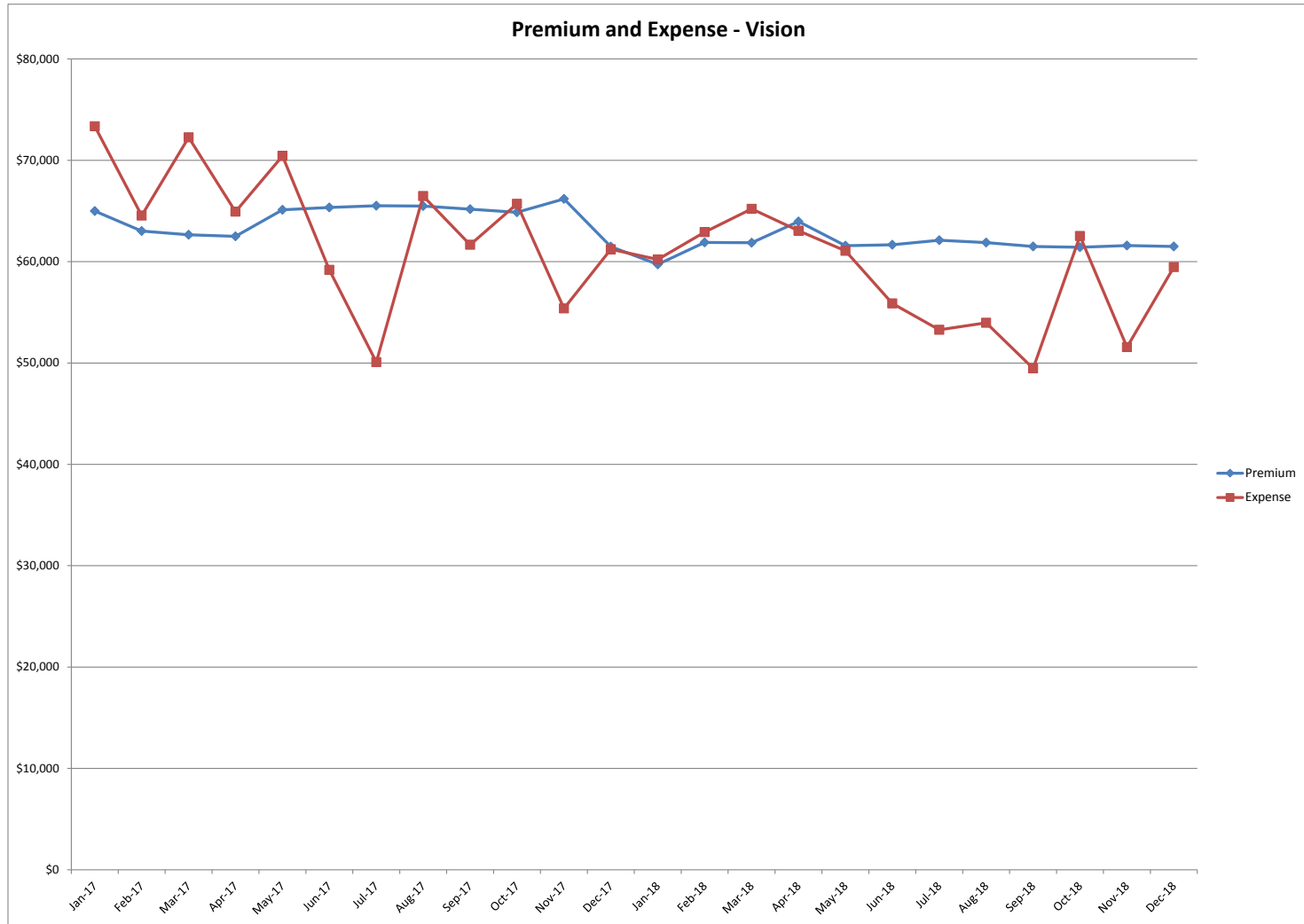
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	99.88%	\$8.59	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	89.43%	\$7.52	102.43%
Mar-17	7,475	\$62,650	\$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	\$61,885	\$45,924	\$8,045	\$53,969	74.21%	\$6.32	87.21%
Sep-18	7,201	\$61,491	\$41,472	\$7,994	\$49,466	67.44%	\$5.76	80.44%
Oct-18	7,208	\$61,416	\$54,540	\$7,984	\$62,524	88.80%	\$7.57	101.80%
Nov-18	7,203	\$61,581	\$43,562	\$8,006	\$51,568	70.74%	\$6.05	83.74%
Dec-18	7,235	\$61,499	\$51,463	\$7,995	\$59,458	83.68%	\$7.11	96.68%
<b>2015</b>	<b>8,115</b>	<b>\$899,664</b>	<b>\$773,471</b>	<b>\$107,960</b>	<b>\$881,431</b>	<b>85.97%</b>	<b>\$7.94</b>	<b>97.97%</b>
<b>2016</b>	<b>7,669</b>	<b>\$809,032</b>	<b>\$681,007</b>	<b>\$105,174</b>	<b>\$786,181</b>	<b>84.18%</b>	<b>\$7.40</b>	<b>97.18%</b>
<b>2017</b>	<b>7,472</b>	<b>\$772,296</b>	<b>\$664,815</b>	<b>\$100,398</b>	<b>\$765,213</b>	<b>86.08%</b>	<b>\$7.41</b>	<b>99.08%</b>
<b>2018</b>	<b>7,208</b>	<b>\$740,679</b>	<b>\$602,303</b>	<b>\$96,288</b>	<b>\$698,591</b>	<b>81.32%</b>	<b>\$6.96</b>	<b>94.32%</b>

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 December 2018  
County of Fresno, County of Tulare, and City of Ceres**





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

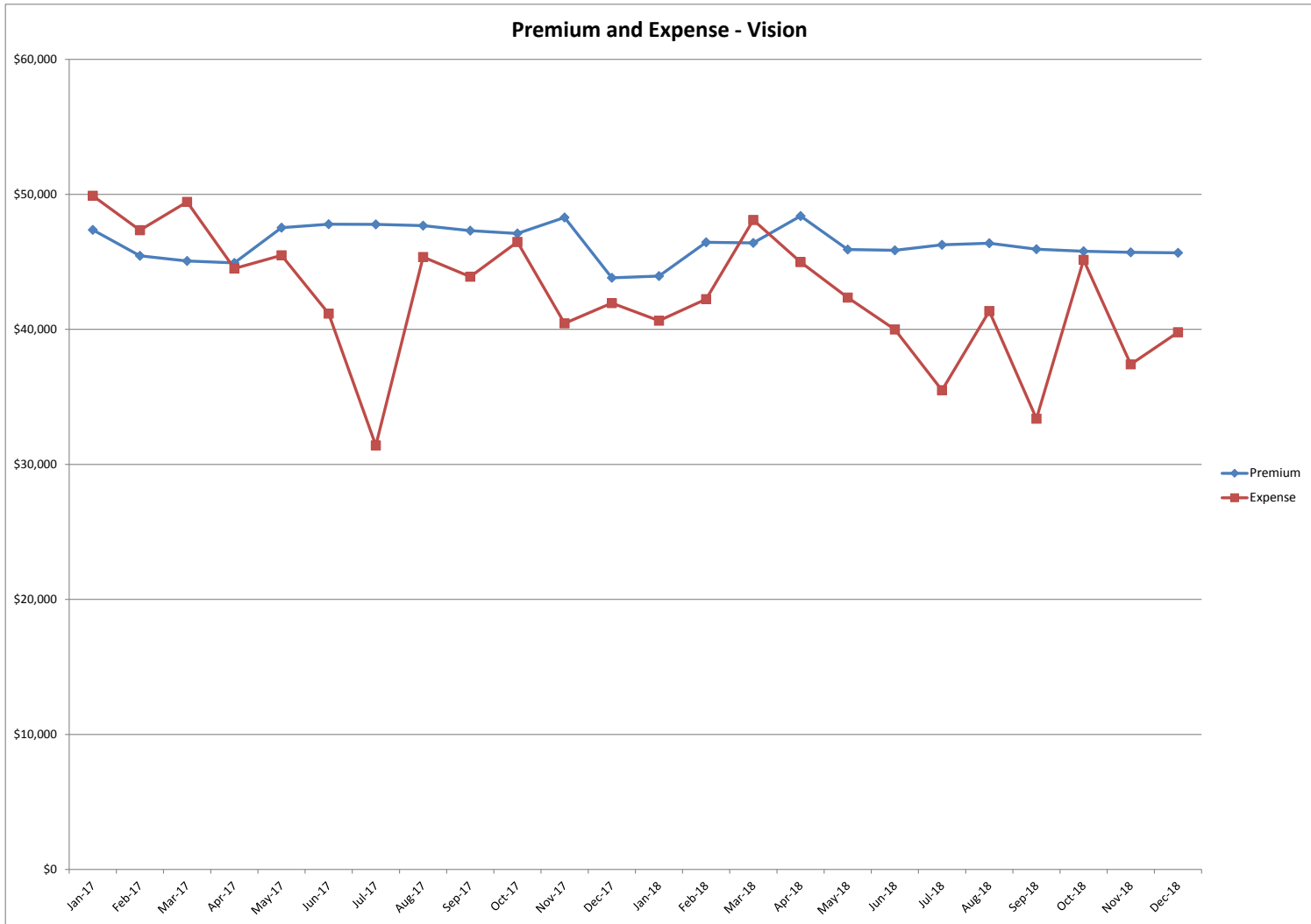
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	92.32%	\$9.30	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	91.17%	\$8.92	104.17%
Mar-17	4,627	\$45,068	\$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	\$46,376	\$35,331	\$6,029	\$41,360	76.18%	\$7.96	89.18%
Sep-18	4,412	\$45,936	\$27,407	\$5,972	\$33,379	59.66%	\$6.21	72.66%
Oct-18	4,399	\$45,787	\$39,201	\$5,952	\$45,153	85.62%	\$8.91	98.62%
Nov-18	4,390	\$45,702	\$31,469	\$5,941	\$37,410	68.86%	\$7.17	81.86%
Dec-18	4,397	\$45,670	\$33,844	\$5,937	\$39,781	74.11%	\$7.70	87.11%
<b>2015</b>	<b>5,375</b>	<b>\$700,261</b>	<b>\$566,975</b>	<b>\$84,031</b>	<b>\$651,006</b>	<b>80.97%</b>	<b>\$8.79</b>	<b>92.97%</b>
<b>2016</b>	<b>4,886</b>	<b>\$604,807</b>	<b>\$472,715</b>	<b>\$78,625</b>	<b>\$551,340</b>	<b>78.16%</b>	<b>\$8.06</b>	<b>91.16%</b>
<b>2017</b>	<b>4,599</b>	<b>\$560,119</b>	<b>\$454,575</b>	<b>\$72,815</b>	<b>\$527,390</b>	<b>81.16%</b>	<b>\$8.24</b>	<b>94.16%</b>
<b>2018</b>	<b>4,414</b>	<b>\$552,709</b>	<b>\$419,046</b>	<b>\$71,852</b>	<b>\$490,898</b>	<b>75.82%</b>	<b>\$7.91</b>	<b>88.82%</b>

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 December 2018**  
**County of Fresno**





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
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%
Sep-18	2,789	\$15,555	\$14,065	\$2,022	\$16,087	90.42%	\$5.04	103.42%
Oct-18	2,809	\$15,629	\$15,339	\$2,032	\$17,371	98.14%	\$5.46	111.14%
Nov-18	2,813	\$15,879	\$12,093	\$2,064	\$14,157	76.16%	\$4.30	89.16%
Dec-18	2,838	\$15,829	\$17,619	\$2,058	\$19,677	111.31%	\$6.21	124.31%
<b>2015</b>	<b>2,613</b>	<b>\$175,579</b>	<b>\$186,768</b>	<b>\$21,069</b>	<b>\$207,837</b>	<b>106.37%</b>	<b>\$5.96</b>	<b>118.37%</b>
<b>2016</b>	<b>2,649</b>	<b>\$177,979</b>	<b>\$185,607</b>	<b>\$23,137</b>	<b>\$208,744</b>	<b>104.29%</b>	<b>\$5.84</b>	<b>117.29%</b>
<b>2017</b>	<b>2,695</b>	<b>\$178,142</b>	<b>\$182,449</b>	<b>\$23,158</b>	<b>\$205,607</b>	<b>102.42%</b>	<b>\$5.64</b>	<b>115.42%</b>
<b>2018</b>	<b>2,795</b>	<b>\$187,970</b>	<b>\$181,771</b>	<b>\$24,436</b>	<b>\$206,207</b>	<b>96.70%</b>	<b>\$5.42</b>	<b>109.70%</b>

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 December 2018**  
**County of Tulare**

