



San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of May 2019
County of Fresno and County of Tulare

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	7,556	\$64,987	\$64,907	\$8,448	\$73,355	-\$8,368	112.88%
Feb-17	7,494	\$63,014	\$56,355	\$8,192	\$64,547	-\$1,533	102.43%
Mar-17	7,475	\$62,650	\$64,115	\$8,145	\$72,260	-\$9,610	115.34%
Apr-17	7,437	\$62,499	\$56,804	\$8,125	\$64,929	-\$2,430	103.89%
May-17	7,425	\$65,113	\$61,958	\$8,465	\$70,423	-\$5,310	108.15%
Jun-17	7,439	\$65,343	\$50,692	\$8,495	\$59,187	\$6,156	90.58%
Jul-17	7,481	\$65,509	\$41,567	\$8,516	\$50,083	\$15,426	76.45%
Aug-17	7,491	\$65,482	\$57,956	\$8,513	\$66,469	-\$987	101.51%
Sep-17	7,480	\$65,178	\$53,186	\$8,473	\$61,659	\$3,519	94.60%
Oct-17	7,464	\$64,860	\$57,272	\$8,432	\$65,704	-\$844	101.30%
Nov-17	7,441	\$66,185	\$46,782	\$8,604	\$55,386	\$10,799	83.68%
Dec-17	7,484	\$61,476	\$53,221	\$7,992	\$61,213	\$263	99.57%
Jan-18	7,203	\$59,729	\$52,458	\$7,765	\$60,223	-\$494	100.83%
Feb-18	7,192	\$61,901	\$54,857	\$8,047	\$62,904	-\$1,003	101.62%
Mar-18	7,187	\$61,872	\$57,170	\$8,043	\$65,213	-\$3,341	105.40%
Apr-18	7,178	\$63,952	\$54,731	\$8,314	\$63,045	\$907	98.58%
May-18	7,183	\$61,574	\$53,064	\$8,005	\$61,069	\$505	99.18%
Jun-18	7,196	\$61,662	\$47,857	\$8,016	\$55,873	\$5,789	90.61%
Jul-18	7,249	\$62,117	\$45,205	\$8,075	\$53,280	\$8,837	85.77%
Aug-18	7,265	\$61,885	\$45,924	\$8,045	\$53,969	\$7,916	87.21%
Sep-18	7,201	\$61,491	\$41,472	\$7,994	\$49,466	\$12,025	80.44%
Oct-18	7,208	\$61,416	\$54,540	\$7,984	\$62,524	-\$1,108	101.80%
Nov-18	7,203	\$61,581	\$43,562	\$8,006	\$51,568	\$10,013	83.74%
Dec-18	7,235	\$61,499	\$51,463	\$7,995	\$59,458	\$2,041	96.68%
Jan-19	7,189	\$61,110	\$51,856	\$7,944	\$59,800	\$1,310	97.86%
Feb-19	7,189	\$61,113	\$50,041	\$7,945	\$57,986	\$3,127	94.88%
Mar-19	7,212	\$62,651	\$61,504	\$8,145	\$69,649	-\$6,998	111.17%
Apr-19	7,182	\$60,829	\$59,582	\$7,908	\$67,490	-\$6,661	110.95%
May-19	7,202	\$60,979	\$56,586	\$7,927	\$64,513	-\$3,534	105.80%
2015	8,115	\$899,664	\$773,471	\$107,960	\$881,431	\$18,233	97.97%
2016	7,669	\$809,032	\$681,007	\$105,174	\$786,181	\$22,851	97.18%
2017	7,472	\$772,296	\$664,815	\$100,398	\$765,213	\$7,083	99.08%
2018	7,208	\$740,679	\$602,303	\$96,288	\$698,591	\$42,088	94.32%
2019	7,195	\$306,682	\$279,569	\$39,869	\$319,438	-\$12,756	104.16%
Current 12 Months	7,211	\$738,333	\$609,592	\$95,983	\$705,575	\$32,758	95.56%

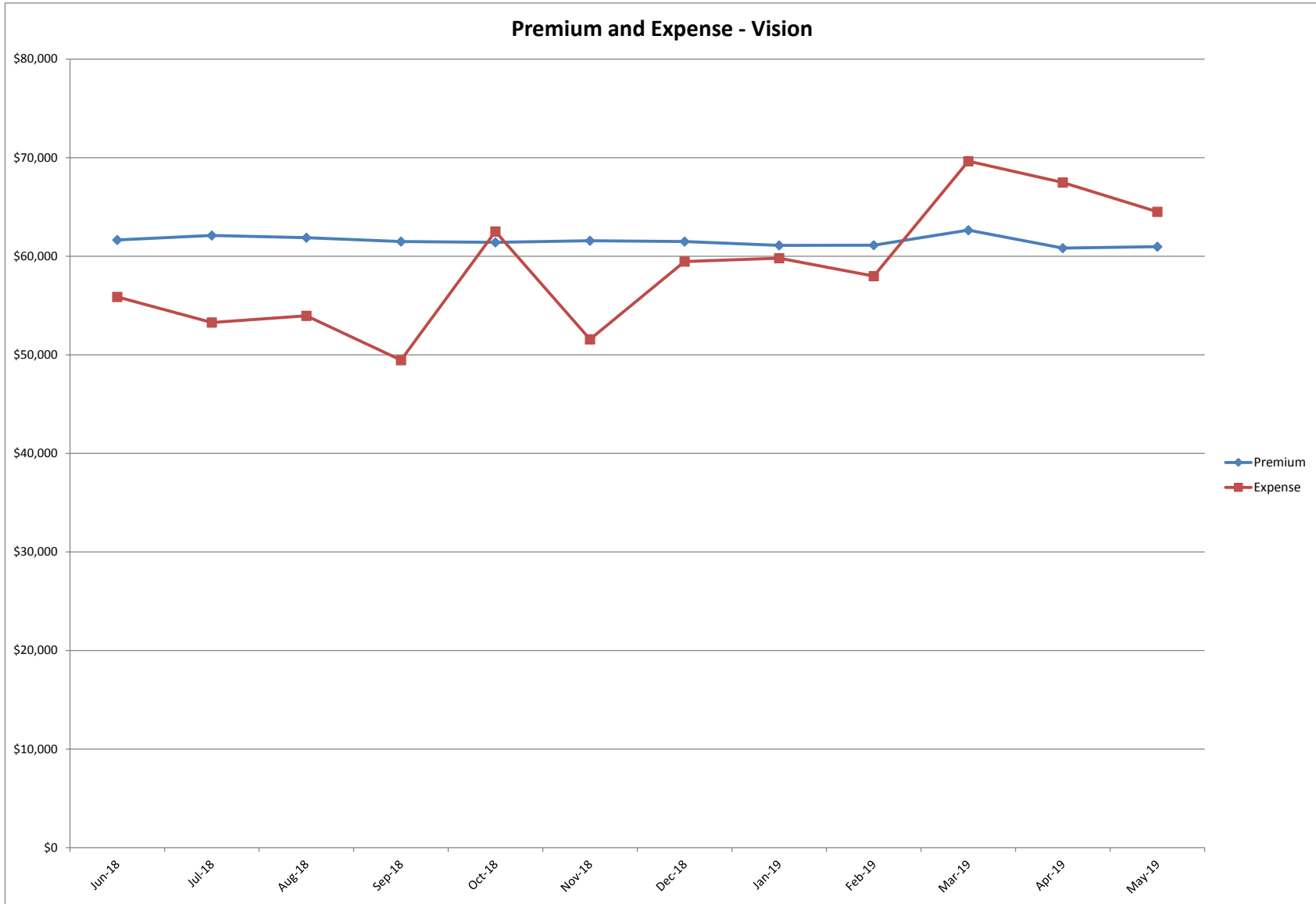
Data Source: VSP SJVIA Utilization Reports

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%; 2016-2019: 13%).
3. City of Ceres is included in the 2017 figures; however, the City terminated their coverage effective 12/31/17.



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County of Fresno and County of Tulare





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County of Fresno

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	4,703	\$47,373	\$43,737	\$6,158	\$49,895	-\$2,522	105.32%
Feb-17	4,648	\$45,450	\$41,439	\$5,909	\$47,348	-\$1,898	104.17%
Mar-17	4,627	\$45,068	\$43,578	\$5,859	\$49,437	-\$4,369	109.69%
Apr-17	4,597	\$44,929	\$38,667	\$5,841	\$44,508	\$421	99.06%
May-17	4,570	\$47,528	\$39,306	\$6,179	\$45,485	\$2,043	95.70%
Jun-17	4,590	\$47,788	\$34,962	\$6,212	\$41,174	\$6,614	86.16%
Jul-17	4,599	\$47,773	\$25,191	\$6,210	\$31,401	\$16,372	65.73%
Aug-17	4,601	\$47,681	\$39,158	\$6,199	\$45,357	\$2,324	95.12%
Sep-17	4,579	\$47,308	\$37,755	\$6,150	\$43,905	\$3,403	92.81%
Oct-17	4,567	\$47,107	\$40,351	\$6,124	\$46,475	\$632	98.66%
Nov-17	4,539	\$48,295	\$34,174	\$6,278	\$40,452	\$7,843	83.76%
Dec-17	4,564	\$43,819	\$36,257	\$5,696	\$41,953	\$1,866	95.74%
Jan-18	4,450	\$43,952	\$34,937	\$5,714	\$40,651	\$3,301	92.49%
Feb-18	4,437	\$46,456	\$36,204	\$6,039	\$42,243	\$4,213	90.93%
Mar-18	4,431	\$46,406	\$42,069	\$6,033	\$48,102	-\$1,696	103.65%
Apr-18	4,417	\$48,396	\$38,693	\$6,291	\$44,984	\$3,412	92.95%
May-18	4,387	\$45,913	\$36,384	\$5,969	\$42,353	\$3,560	92.25%
Jun-18	4,379	\$45,853	\$34,035	\$5,961	\$39,996	\$5,857	87.23%
Jul-18	4,424	\$46,262	\$29,472	\$6,014	\$35,486	\$10,776	76.71%
Aug-18	4,439	\$46,376	\$35,331	\$6,029	\$41,360	\$5,016	89.18%
Sep-18	4,412	\$45,936	\$27,407	\$5,972	\$33,379	\$12,557	72.66%
Oct-18	4,399	\$45,787	\$39,201	\$5,952	\$45,153	\$634	98.62%
Nov-18	4,390	\$45,702	\$31,469	\$5,941	\$37,410	\$8,292	81.86%
Dec-18	4,397	\$45,670	\$33,844	\$5,937	\$39,781	\$5,889	87.11%
Jan-19	4,336	\$45,176	\$34,419	\$5,873	\$40,292	\$4,884	89.19%
Feb-19	4,342	\$45,097	\$34,368	\$5,863	\$40,231	\$4,866	89.21%
Mar-19	4,345	\$46,567	\$40,471	\$6,054	\$46,525	\$42	99.91%
Apr-19	4,306	\$44,670	\$39,132	\$5,807	\$44,939	-\$269	100.60%
May-19	4,309	\$44,730	\$36,110	\$5,815	\$41,925	\$2,805	93.73%
2015	5,375	\$700,261	\$566,975	\$84,031	\$651,006	\$49,255	92.97%
2016	4,886	\$604,807	\$472,715	\$78,625	\$551,340	\$53,467	91.16%
2017	4,599	\$560,119	\$454,575	\$72,815	\$527,390	\$32,729	94.16%
2018	4,414	\$552,709	\$419,046	\$71,852	\$490,898	\$61,811	88.82%
2019	4,328	\$226,240	\$184,500	\$29,411	\$213,911	\$12,329	94.55%
Current 12 Months	4,373	\$547,826	\$415,259	\$71,217	\$486,476	\$61,350	88.80%

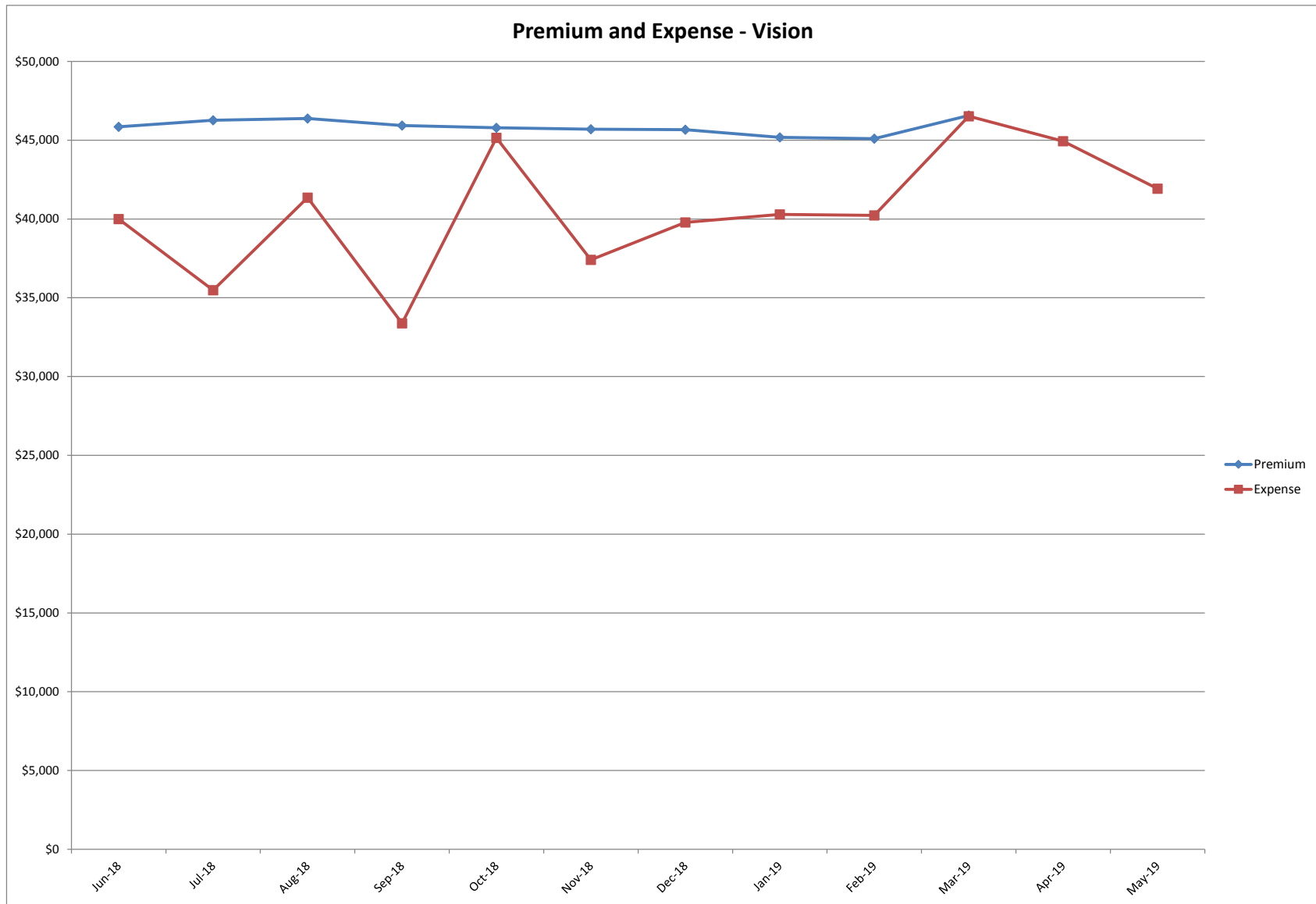
Data Source: VSP SJVIA Utilization Reports

Note:

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



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County of Fresno





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MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	2,671	\$14,716	\$19,445	\$1,913	\$21,358	-\$6,642	145.14%
Feb-17	2,665	\$14,701	\$13,138	\$1,911	\$15,049	-\$348	102.37%
Mar-17	2,670	\$14,765	\$17,657	\$1,919	\$19,576	-\$4,811	132.59%
Apr-17	2,664	\$14,732	\$16,072	\$1,915	\$17,987	-\$3,255	122.10%
May-17	2,681	\$14,807	\$18,906	\$1,925	\$20,831	-\$6,024	140.68%
Jun-17	2,674	\$14,741	\$14,269	\$1,916	\$16,185	-\$1,444	109.80%
Jul-17	2,704	\$14,913	\$14,622	\$1,939	\$16,561	-\$1,648	111.05%
Aug-17	2,711	\$14,964	\$15,530	\$1,945	\$17,475	-\$2,511	116.78%
Sep-17	2,724	\$15,012	\$13,374	\$1,952	\$15,326	-\$314	102.09%
Oct-17	2,716	\$14,868	\$15,071	\$1,933	\$17,004	-\$2,136	114.37%
Nov-17	2,724	\$15,005	\$10,714	\$1,951	\$12,665	\$2,340	84.40%
Dec-17	2,740	\$14,918	\$13,651	\$1,939	\$15,590	-\$672	104.51%
Jan-18	2,753	\$15,777	\$16,139	\$2,051	\$18,190	-\$2,413	115.29%
Feb-18	2,755	\$15,445	\$18,549	\$2,008	\$20,557	-\$5,112	133.10%
Mar-18	2,756	\$15,466	\$15,101	\$2,011	\$17,112	-\$1,646	110.64%
Apr-18	2,761	\$15,556	\$16,038	\$2,022	\$18,060	-\$2,504	116.10%
May-18	2,796	\$15,661	\$16,680	\$2,036	\$18,716	-\$3,055	119.51%
Jun-18	2,817	\$15,809	\$13,822	\$2,055	\$15,877	-\$68	100.43%
Jul-18	2,825	\$15,855	\$15,733	\$2,061	\$17,794	-\$1,939	112.23%
Aug-18	2,826	\$15,509	\$10,593	\$2,016	\$12,609	\$2,900	81.30%
Sep-18	2,789	\$15,555	\$14,065	\$2,022	\$16,087	-\$532	103.42%
Oct-18	2,809	\$15,629	\$15,339	\$2,032	\$17,371	-\$1,742	111.14%
Nov-18	2,813	\$15,879	\$12,093	\$2,064	\$14,157	\$1,722	89.16%
Dec-18	2,838	\$15,829	\$17,619	\$2,058	\$19,677	-\$3,848	124.31%
Jan-19	2,853	\$15,934	\$17,437	\$2,071	\$19,508	-\$3,574	122.43%
Feb-19	2,847	\$16,016	\$15,673	\$2,082	\$17,755	-\$1,739	110.86%
Mar-19	2,867	\$16,084	\$21,033	\$2,091	\$23,124	-\$7,040	143.77%
Apr-19	2,876	\$16,159	\$20,450	\$2,101	\$22,551	-\$6,392	139.55%
May-19	2,893	\$16,249	\$20,476	\$2,112	\$22,588	-\$6,339	139.01%
2015	2,613	\$175,579	\$186,768	\$21,069	\$207,837	-\$32,258	118.37%
2016	2,649	\$177,979	\$185,607	\$23,137	\$208,744	-\$30,765	117.29%
2017	2,695	\$178,142	\$182,449	\$23,158	\$205,607	-\$27,465	115.42%
2018	2,795	\$187,970	\$181,771	\$24,436	\$206,207	-\$18,237	109.70%
2019	2,867	\$80,442	\$95,069	\$10,457	\$105,526	-\$25,084	131.18%
Current 12 Months	2,838	\$190,507	\$194,333	\$24,766	\$219,099	-\$28,592	115.01%

Data Source: VSP SJVIA Utilization Reports

Note:

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



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