



**San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of September 2022  
County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Oct-20	7,163	\$61,721	\$49,898	\$8,024	\$57,922	\$3,799	93.84%
Nov-20	7,179	\$61,789	\$53,639	\$8,033	\$61,672	\$117	99.81%
Dec-20	7,147	\$61,489	\$48,039	\$7,994	\$56,032	\$5,456	91.13%
Jan-21	7,183	\$61,942	\$49,034	\$8,052	\$57,086	\$4,856	92.16%
Feb-21	7,191	\$61,905	\$49,514	\$8,048	\$57,561	\$4,344	92.98%
Mar-21	7,164	\$61,746	\$53,775	\$8,027	\$61,802	-\$56	100.09%
Apr-21	7,099	\$61,284	\$51,583	\$7,967	\$59,550	\$1,734	97.17%
May-21	7,164	\$61,660	\$49,898	\$8,016	\$57,913	\$3,746	93.92%
Jun-21	7,140	\$61,325	\$47,233	\$7,972	\$55,205	\$6,120	90.02%
Jul-21	7,147	\$61,390	\$39,676	\$7,981	\$47,656	\$13,733	77.63%
Aug-21	7,120	\$61,142	\$54,222	\$7,948	\$62,170	-\$1,028	101.68%
Sep-21	7,102	\$60,932	\$49,572	\$7,921	\$57,493	\$3,439	94.36%
Oct-21	7,107	\$60,819	\$42,675	\$7,906	\$50,581	\$10,238	83.17%
Nov-21	7,117	\$60,936	\$50,203	\$7,922	\$58,124	\$2,812	95.39%
Dec-21	7,136	\$61,190	\$52,289	\$7,955	\$60,244	\$946	98.45%
Jan-22	7,184	\$62,230	\$49,541	\$8,090	\$57,631	\$4,598	92.61%
Feb-22	7,174	\$62,040	\$42,443	\$8,065	\$50,509	\$11,532	81.41%
Mar-22	7,140	\$61,700	\$54,419	\$8,021	\$62,440	-\$740	101.20%
Apr-22	7,107	\$61,441	\$48,056	\$7,987	\$56,043	\$5,397	91.22%
May-22	7,084	\$61,144	\$46,179	\$7,949	\$54,127	\$7,017	88.52%
Jun-22	7,131	\$61,179	\$47,233	\$7,953	\$55,186	\$5,993	90.20%
Jul-22	7,103	\$61,323	\$42,981	\$7,972	\$50,953	\$10,370	83.09%
Aug-22	7,103	\$61,373	\$51,874	\$7,979	\$59,853	\$1,520	97.52%
Sep-22	7,111	\$61,420	\$42,926	\$7,985	\$50,911	\$10,509	82.89%
<b>2019</b>	<b>7,076</b>	<b>\$731,459</b>	<b>\$604,721</b>	<b>\$95,090</b>	<b>\$699,810</b>	<b>\$31,648</b>	<b>95.67%</b>
<b>2020</b>	<b>7,209</b>	<b>\$745,135</b>	<b>\$543,914</b>	<b>\$96,868</b>	<b>\$640,781</b>	<b>\$104,354</b>	<b>86.00%</b>
<b>2021</b>	<b>7,139</b>	<b>\$736,270</b>	<b>\$589,671</b>	<b>\$95,715</b>	<b>\$685,386</b>	<b>\$50,883</b>	<b>93.09%</b>
<b>2022 YTD</b>	<b>7,126</b>	<b>\$553,850</b>	<b>\$425,653</b>	<b>\$72,000</b>	<b>\$497,653</b>	<b>\$56,197</b>	<b>89.85%</b>
<b>Current 12 Months</b>	<b>7,125</b>	<b>\$736,795</b>	<b>\$570,819</b>	<b>\$95,783</b>	<b>\$666,602</b>	<b>\$70,193</b>	<b>90.47%</b>

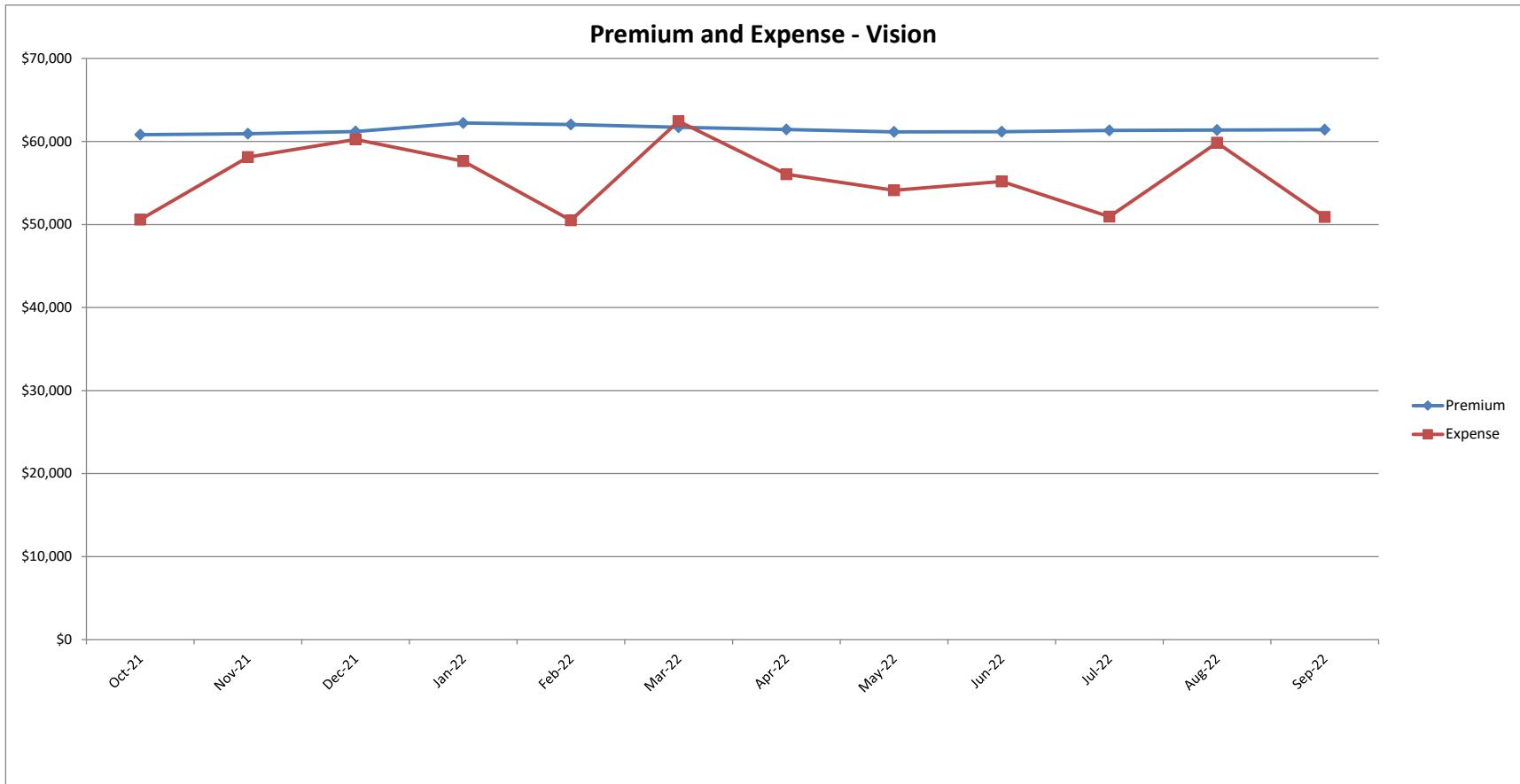
**Data Source: VSP SJVIA Utilization Reports**

Note:

1. The above figures include all the divisions under the County of Fresno, and County of Tulare.
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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VSP Premium and Claims Report as of September 2022  
County of Fresno and County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of September 2022  
County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Oct-20	4,276	\$44,867	\$31,460	\$5,833	\$37,293	\$7,574	83.12%
Nov-20	4,294	\$44,970	\$36,305	\$5,846	\$42,151	\$2,819	93.73%
Dec-20	4,277	\$44,739	\$31,055	\$5,816	\$36,871	\$7,868	82.41%
Jan-21	4,304	\$45,030	\$32,791	\$5,854	\$38,645	\$6,385	85.82%
Feb-21	4,314	\$45,023	\$35,868	\$5,853	\$41,721	\$3,303	92.66%
Mar-21	4,303	\$44,943	\$37,128	\$5,843	\$42,971	\$1,972	95.61%
Apr-21	4,305	\$44,862	\$36,858	\$5,832	\$42,690	\$2,171	95.16%
May-21	4,296	\$44,804	\$32,369	\$5,825	\$38,193	\$6,611	85.24%
Jun-21	4,266	\$44,462	\$30,797	\$5,780	\$36,577	\$7,885	82.27%
Jul-21	4,268	\$44,465	\$27,885	\$5,780	\$33,665	\$10,800	75.71%
Aug-21	4,249	\$44,252	\$38,733	\$5,753	\$44,486	-\$234	100.53%
Sep-21	4,241	\$44,091	\$30,979	\$5,732	\$36,711	\$7,380	83.26%
Oct-21	4,223	\$43,841	\$27,055	\$5,699	\$32,754	\$11,087	74.71%
Nov-21	4,240	\$43,944	\$33,102	\$5,713	\$38,815	\$5,129	88.33%
Dec-21	4,284	\$44,354	\$36,162	\$5,766	\$41,928	\$2,426	94.53%
Jan-22	4,319	\$45,027	\$34,945	\$5,854	\$40,798	\$4,229	90.61%
Feb-22	4,291	\$44,738	\$27,532	\$5,816	\$33,348	\$11,391	74.54%
Mar-22	4,274	\$44,505	\$39,054	\$5,786	\$44,840	-\$335	100.75%
Apr-22	4,263	\$44,393	\$31,866	\$5,771	\$37,637	\$6,756	84.78%
May-22	4,233	\$44,077	\$30,024	\$5,730	\$35,754	\$8,323	81.12%
Jun-22	4,261	\$44,340	\$30,797	\$5,764	\$36,561	\$7,778	82.46%
Jul-22	4,255	\$44,207	\$30,398	\$5,747	\$36,145	\$8,062	81.76%
Aug-22	4,256	\$44,251	\$32,461	\$5,753	\$38,213	\$6,038	86.36%
Sep-22	4,252	\$44,220	\$28,582	\$5,749	\$34,330	\$9,889	77.64%
<b>2019</b>	<b>4,199</b>	<b>\$537,705</b>	<b>\$400,263</b>	<b>\$69,902</b>	<b>\$470,165</b>	<b>\$67,540</b>	<b>87.44%</b>
<b>2020</b>	<b>4,317</b>	<b>\$543,302</b>	<b>\$366,377</b>	<b>\$70,629</b>	<b>\$437,006</b>	<b>\$106,296</b>	<b>80.44%</b>
<b>2021</b>	<b>4,274</b>	<b>\$534,071</b>	<b>\$399,728</b>	<b>\$69,429</b>	<b>\$469,158</b>	<b>\$64,913</b>	<b>87.85%</b>
<b>2022 YTD</b>	<b>4,267</b>	<b>\$399,758</b>	<b>\$285,658</b>	<b>\$51,969</b>	<b>\$337,627</b>	<b>\$62,131</b>	<b>84.46%</b>
Current 12 Months	4,263	\$531,897	\$381,978	\$69,147	\$451,124	\$80,773	84.81%

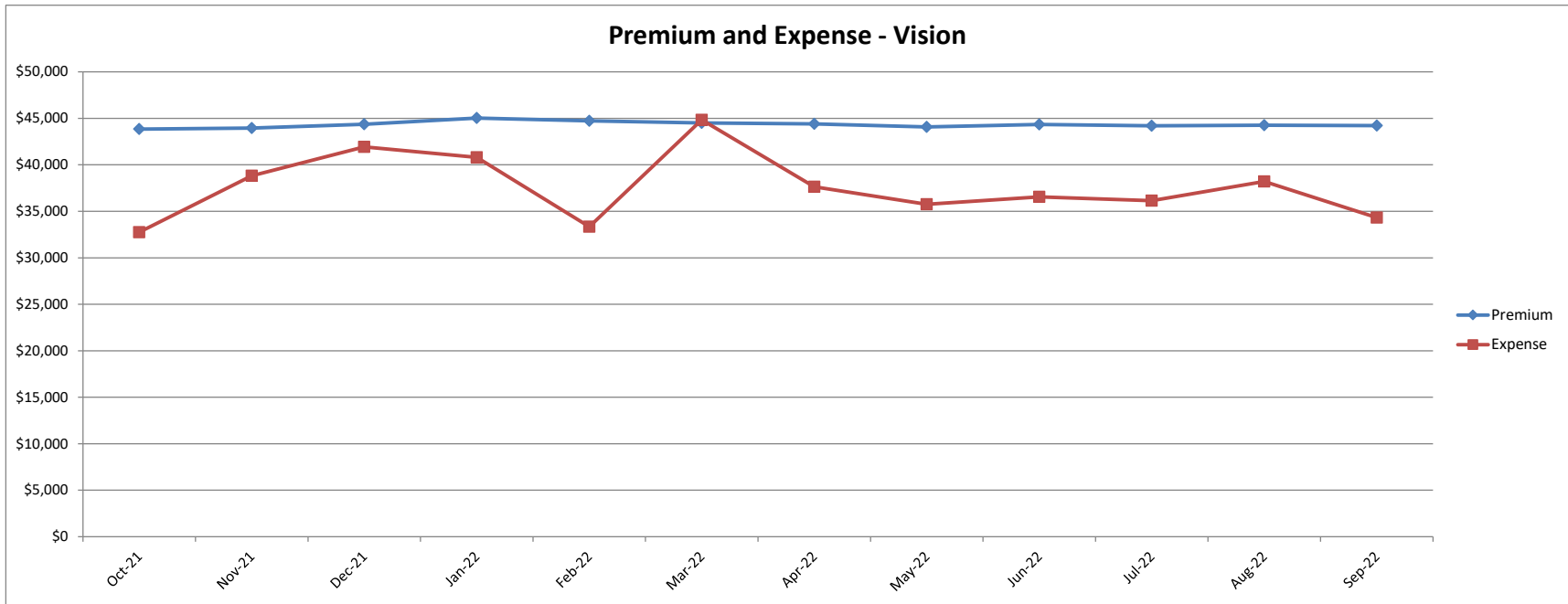
**Data Source: VSP SJVIA Utilization Reports**

Note:

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



San Joaquin Valley Insurance Authority (SJVIA)  
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County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of September 2022**  
**County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Oct-20	2,887	\$16,854	\$18,438	\$2,191	\$20,629	-\$3,775	122.40%
Nov-20	2,885	\$16,819	\$17,334	\$2,186	\$19,520	-\$2,701	116.06%
Dec-20	2,870	\$16,749	\$16,984	\$2,177	\$19,161	-\$2,412	114.40%
Jan-21	2,879	\$16,912	\$16,243	\$2,199	\$18,441	-\$1,529	109.04%
Feb-21	2,877	\$16,882	\$13,646	\$2,195	\$15,840	\$1,041	93.83%
Mar-21	2,861	\$16,803	\$16,647	\$2,184	\$18,831	-\$2,028	112.07%
Apr-21	2,794	\$16,423	\$14,725	\$2,135	\$16,860	-\$437	102.66%
May-21	2,868	\$16,855	\$17,529	\$2,191	\$19,720	-\$2,865	116.99%
Jun-21	2,874	\$16,863	\$16,436	\$2,192	\$18,628	-\$1,765	110.47%
Jul-21	2,879	\$16,925	\$11,791	\$2,200	\$13,991	\$2,934	82.67%
Aug-21	2,871	\$16,890	\$15,489	\$2,196	\$17,684	-\$794	104.70%
Sep-21	2,861	\$16,841	\$18,592	\$2,189	\$20,782	-\$3,941	123.40%
Oct-21	2,884	\$16,977	\$15,620	\$2,207	\$17,827	-\$849	105.00%
Nov-21	2,877	\$16,992	\$17,100	\$2,209	\$19,309	-\$2,317	113.64%
Dec-21	2,852	\$16,836	\$16,127	\$2,189	\$18,315	-\$1,480	108.79%
Jan-22	2,865	\$17,202	\$14,597	\$2,236	\$16,833	\$369	97.85%
Feb-22	2,883	\$17,302	\$14,912	\$2,249	\$17,161	\$141	99.18%
Mar-22	2,866	\$17,195	\$15,365	\$2,235	\$17,600	-\$405	102.35%
Apr-22	2,844	\$17,048	\$16,190	\$2,216	\$18,407	-\$1,359	107.97%
May-22	2,851	\$17,068	\$16,155	\$2,219	\$18,374	-\$1,306	107.65%
Jun-22	2,870	\$16,839	\$16,436	\$2,189	\$18,625	-\$1,786	110.60%
Jul-22	2,848	\$17,116	\$12,583	\$2,225	\$14,808	\$2,308	86.51%
Aug-22	2,847	\$17,122	\$19,414	\$2,226	\$21,640	-\$4,518	126.39%
Sep-22	2,859	\$17,201	\$14,345	\$2,236	\$16,581	\$620	96.40%
<b>2019</b>	<b>2,877</b>	<b>\$193,754</b>	<b>\$204,457</b>	<b>\$25,188</b>	<b>\$229,645</b>	<b>-\$35,892</b>	<b>118.52%</b>
<b>2020</b>	<b>2,892</b>	<b>\$201,832</b>	<b>\$177,537</b>	<b>\$26,238</b>	<b>\$203,775</b>	<b>-\$1,943</b>	<b>100.96%</b>
<b>2021</b>	<b>2,865</b>	<b>\$202,199</b>	<b>\$189,943</b>	<b>\$26,286</b>	<b>\$216,229</b>	<b>-\$14,030</b>	<b>106.94%</b>
<b>2022 YTD</b>	<b>2,859</b>	<b>\$154,092</b>	<b>\$139,994</b>	<b>\$20,032</b>	<b>\$160,026</b>	<b>-\$5,934</b>	<b>103.85%</b>
Current 12 Months	2,862	\$204,897	\$188,841	\$26,637	\$215,478	-\$10,580	105.16%

**Data Source: VSP SJVIA Utilization Reports**

Note:

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



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