

<b>SJVA - Actuarially Certified IBNR Reserve</b>						
<b>County of Fresno</b>	<b>06/30/22</b>	<b>12/31/22</b>	<b>06/30/23</b>	<b>12/31/23</b>	<b>\$ Difference</b>	<b>% Difference</b>
Medical	\$ 4,102,912	\$ 5,432,953	\$ 2,887,956	\$ 4,997,846	\$ (435,107)	-8.0%
Prescription Drug	\$ 804,747	\$ 823,162	\$ 861,093	\$ 878,364	\$ 55,202	6.7%
Dental	\$ 168,628	\$ 146,061	\$ 172,356	\$ 149,327	\$ 3,266	2.2%
Total	\$ 5,076,287	\$ 6,402,176	\$ 3,921,405	\$ 6,025,537	\$ (376,639)	-5.9%
<b>County of Tulare</b>	<b>06/30/22</b>	<b>12/31/22</b>	<b>06/30/23</b>	<b>12/31/23</b>	<b>\$ Difference</b>	<b>% Difference</b>
Medical	\$ 1,983,767	\$ 1,925,730	\$ 1,975,789	\$ 2,851,258	\$ 925,528	48.1%
Prescription Drug	\$ 572,656	\$ 624,831	\$ 655,945	\$ 657,090	\$ 32,259	5.2%
Dental	\$ 68,006	\$ 59,273	\$ 74,601	\$ 71,765	\$ 12,492	21.1%
Total	\$ 2,624,429	\$ 2,609,834	\$ 2,706,335	\$ 3,580,113	\$ 970,279	37.2%
<b>SJVA</b>	<b>06/30/22</b>	<b>12/31/22</b>	<b>06/30/23</b>	<b>12/31/23</b>	<b>\$ Difference</b>	<b>% Difference</b>
Medical	\$ 6,086,679	\$ 7,358,683	\$ 4,863,745	\$ 7,849,104	\$ 490,421	6.7%
Prescription Drug	\$ 1,377,403	\$ 1,447,993	\$ 1,517,038	\$ 1,535,454	\$ 87,461	6.0%
Dental	\$ 236,634	\$ 205,334	\$ 246,957	\$ 221,092	\$ 15,758	7.7%
Total	\$ 7,700,716	\$ 9,012,010	\$ 6,627,740	\$ 9,605,650	\$ 593,640	6.6%
<b>SJVA - Actuarially Certified IBNR Reserve with 15% Margin</b>						
<b>County of Fresno</b>	<b>06/30/22</b>	<b>12/31/22</b>	<b>06/30/23</b>	<b>12/31/23</b>	<b>\$ Difference</b>	<b>% Difference</b>
Medical	\$ 4,718,350	\$ 6,247,900	\$ 3,321,150	\$ 5,747,520	\$ (500,380)	-8.0%
Prescription Drug	\$ 925,460	\$ 946,640	\$ 990,260	\$ 1,010,120	\$ 63,480	6.7%
Dental	\$ 193,920	\$ 167,970	\$ 198,210	\$ 171,730	\$ 3,760	2.2%
Total	\$ 5,837,730	\$ 7,362,510	\$ 4,509,620	\$ 6,929,370	\$ (433,140)	-5.9%
<b>County of Tulare</b>	<b>06/30/22</b>	<b>12/31/22</b>	<b>06/30/23</b>	<b>12/31/23</b>	<b>\$ Difference</b>	<b>% Difference</b>
Medical	\$ 2,281,330	\$ 2,214,590	\$ 2,272,160	\$ 3,278,950	\$ 1,064,360	48.1%
Prescription Drug	\$ 658,550	\$ 718,560	\$ 754,340	\$ 755,650	\$ 37,090	5.2%
Dental	\$ 78,210	\$ 68,160	\$ 85,790	\$ 82,530	\$ 14,370	21.1%
Total	\$ 3,018,090	\$ 3,001,310	\$ 3,112,290	\$ 4,117,130	\$ 1,115,820	37.2%
<b>SJVA</b>	<b>06/30/22</b>	<b>12/31/22</b>	<b>06/30/23</b>	<b>12/31/23</b>	<b>\$ Difference</b>	<b>% Difference</b>
Medical	\$ 6,999,680	\$ 8,462,490	\$ 5,593,310	\$ 9,026,470	\$ 563,980	6.7%
Prescription Drug	\$ 1,584,010	\$ 1,665,200	\$ 1,744,600	\$ 1,765,770	\$ 100,570	6.0%
Dental	\$ 272,130	\$ 236,130	\$ 284,000	\$ 254,260	\$ 18,130	7.7%
Total	\$ 8,855,820	\$ 10,363,820	\$ 7,621,910	\$ 11,046,500	\$ 682,680	6.6%
<b>SJVA</b>	<b>06/30/22</b>	<b>12/31/22</b>	<b>06/30/23</b>	<b>12/31/23</b>	<b>\$ Difference</b>	<b>% Difference</b>
Total Margin	\$ 1,155,104	\$ 1,351,810	\$ 994,170	\$ 1,440,850	\$ 89,040	6.6%

Note: Difference calculated from 12/31/22 (Current) values