



**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of August 2021
County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Sep-19	7,154	\$60,579	\$47,435	\$7,875	\$55,310	\$5,269	91.30%
Oct-19	7,151	\$60,458	\$45,491	\$7,859	\$53,350	\$7,107	88.24%
Nov-19	7,163	\$60,504	\$50,962	\$7,866	\$58,828	\$1,676	97.23%
Dec-19	7,076	\$60,501	\$36,988	\$7,865	\$44,853	\$15,648	74.14%
Jan-20	7,261	\$62,678	\$56,658	\$8,148	\$64,806	-\$2,128	103.40%
Feb-20	7,224	\$62,310	\$58,332	\$8,100	\$66,432	-\$4,122	106.62%
Mar-20	7,230	\$62,282	\$45,938	\$8,097	\$54,035	\$8,247	86.76%
Apr-20	7,229	\$62,247	\$14,392	\$8,092	\$22,484	\$39,763	36.12%
May-20	7,208	\$62,112	\$23,060	\$8,075	\$31,135	\$30,977	50.13%
Jun-20	7,225	\$62,218	\$50,684	\$8,088	\$58,772	\$3,446	94.46%
Jul-20	7,240	\$62,280	\$41,240	\$8,096	\$49,336	\$12,944	79.22%
Aug-20	7,221	\$62,129	\$52,474	\$8,077	\$60,551	\$1,578	97.46%
Sep-20	7,180	\$61,880	\$49,560	\$8,044	\$57,604	\$4,276	93.09%
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%
2018	7,208	\$740,679	\$602,303	\$96,288	\$698,591	\$42,088	94.32%
2019	7,136	\$731,459	\$604,721	\$95,090	\$699,810	\$31,648	95.67%
2020	7,209	\$745,135	\$543,914	\$96,868	\$640,781	\$104,354	86.00%
2021 YTD	4,767	\$492,393	\$394,933	\$64,011	\$458,945	\$33,449	93.21%
Current 12 Months	7,156	\$739,272	\$596,069	\$96,105	\$692,175	\$47,097	93.63%

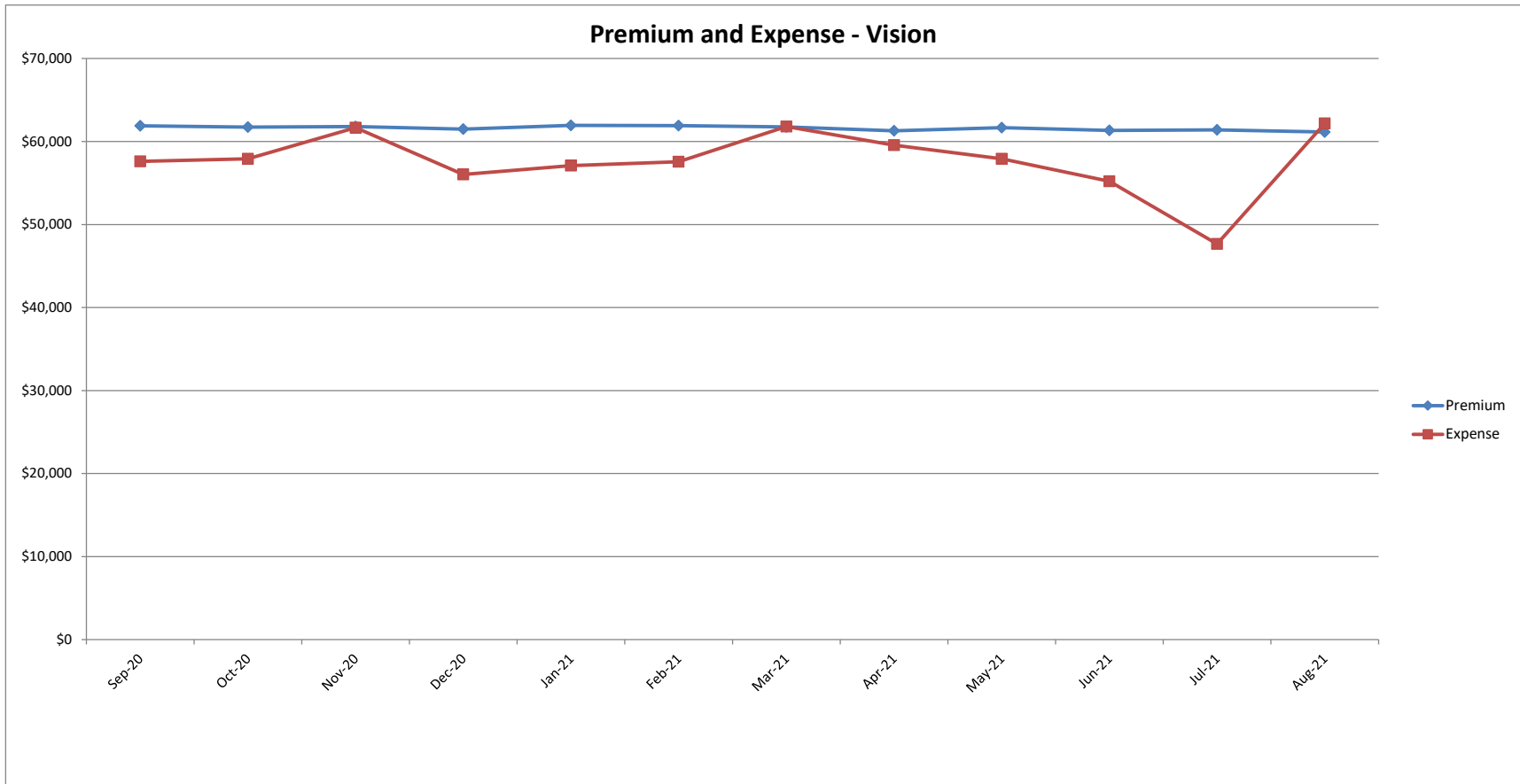
Data Source: VSP SJVIA Utilization Reports

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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County of Fresno

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Sep-19	4,295	\$44,570	\$32,078	\$5,794	\$37,872	\$6,698	84.97%
Oct-19	4,291	\$44,448	\$31,073	\$5,778	\$36,852	\$7,596	82.91%
Nov-19	4,297	\$44,422	\$35,409	\$5,775	\$41,184	\$3,238	92.71%
Dec-19	4,199	\$43,481	\$23,285	\$5,653	\$28,938	\$14,543	66.55%
Jan-20	4,356	\$45,849	\$39,187	\$5,960	\$45,147	\$702	98.47%
Feb-20	4,336	\$45,571	\$41,169	\$5,924	\$47,093	-\$1,522	103.34%
Mar-20	4,331	\$45,452	\$30,212	\$5,909	\$36,121	\$9,331	79.47%
Apr-20	4,330	\$45,419	\$9,926	\$5,904	\$15,830	\$29,589	34.85%
May-20	4,322	\$45,332	\$15,713	\$5,893	\$21,606	\$23,726	47.66%
Jun-20	4,330	\$45,376	\$35,635	\$5,899	\$41,534	\$3,842	91.53%
Jul-20	4,339	\$45,410	\$30,161	\$5,903	\$36,064	\$9,346	79.42%
Aug-20	4,326	\$45,272	\$33,357	\$5,885	\$39,242	\$6,030	86.68%
Sep-20	4,292	\$45,045	\$32,197	\$5,856	\$38,053	\$6,992	84.48%
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%
2018	4,414	\$552,709	\$419,046	\$71,852	\$490,898	\$61,811	88.82%
2019	4,271	\$537,705	\$400,263	\$69,902	\$470,165	\$67,540	87.44%
2020	4,317	\$543,302	\$366,377	\$70,629	\$437,006	\$106,296	80.44%
2021 YTD	2,859	\$357,841	\$272,430	\$46,519	\$318,949	\$38,892	89.13%
Current 12 Months	4,287	\$537,462	\$403,446	\$69,870	\$473,317	\$64,146	88.07%

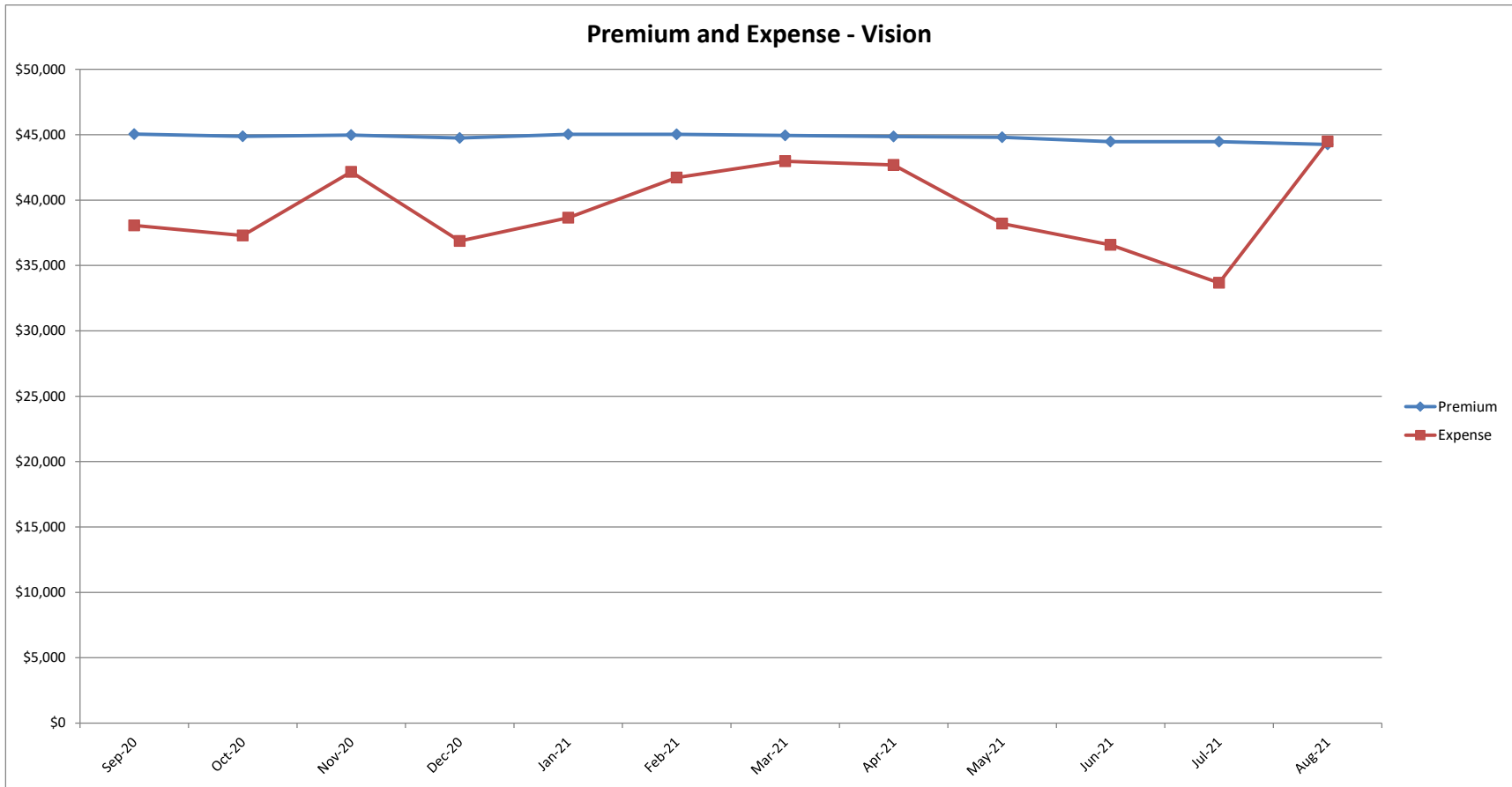
Data Source: VSP SJVIA Utilization Reports

Note:

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



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MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Sep-19	2,859	\$16,009	\$15,357	\$2,081	\$17,438	-\$1,429	108.93%
Oct-19	2,860	\$16,010	\$14,417	\$2,081	\$16,499	-\$489	103.05%
Nov-19	2,866	\$16,082	\$15,553	\$2,091	\$17,644	-\$1,562	109.71%
Dec-19	2,877	\$17,020	\$13,703	\$2,213	\$15,916	\$1,104	93.51%
Jan-20	2,905	\$16,829	\$17,471	\$2,188	\$19,659	-\$2,830	116.81%
Feb-20	2,888	\$16,739	\$17,163	\$2,176	\$19,339	-\$2,600	115.53%
Mar-20	2,899	\$16,830	\$15,726	\$2,188	\$17,914	-\$1,084	106.44%
Apr-20	2,899	\$16,828	\$4,466	\$2,188	\$6,654	\$10,174	39.54%
May-20	2,886	\$16,780	\$7,347	\$2,181	\$9,528	\$7,252	56.78%
Jun-20	2,895	\$16,842	\$15,049	\$2,189	\$17,238	-\$396	102.35%
Jul-20	2,901	\$16,870	\$11,079	\$2,193	\$13,272	\$3,598	78.67%
Aug-20	2,895	\$16,857	\$19,117	\$2,191	\$21,308	-\$4,451	126.41%
Sep-20	2,888	\$16,835	\$17,363	\$2,189	\$19,552	-\$2,717	116.14%
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%
2018	2,795	\$187,970	\$181,771	\$24,436	\$206,207	-\$18,237	109.70%
2019	2,866	\$193,754	\$204,457	\$25,188	\$229,645	-\$35,892	118.52%
2020	2,892	\$201,832	\$177,537	\$26,238	\$203,775	-\$1,943	100.96%
2021 YTD	1,909	\$134,552	\$122,504	\$17,492	\$139,996	-\$5,443	104.05%
Current 12 Months	2,869	\$201,810	\$192,623	\$26,235	\$218,858	-\$17,048	108.45%

Data Source: VSP SJVIA Utilization Reports

Note:

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



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