

SJVIA - Actuarially Certified IBNR Reserve							
County of Fresno	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	\$ Difference	% Difference
Medical	\$ 5,432,953	\$ 2,887,956	\$ 4,997,846	\$ 4,389,656	\$ 4,188,372	\$ (1,244,581)	-22.9%
Prescription Drug	\$ 823,162	\$ 861,093	\$ 878,364	\$ 952,391	\$ 1,055,751	\$ 232,589	28.3%
Dental	\$ 146,061	\$ 172,356	\$ 149,327	\$ 188,176	\$ 161,377	\$ 15,316	10.5%
Total	\$ 6,402,176	\$ 3,921,405	\$ 6,025,537	\$ 5,530,223	\$ 5,405,500	\$ (996,676)	-15.6%
County of Tulare	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	\$ Difference	% Difference
Medical	\$ 1,925,730	\$ 1,975,789	\$ 2,851,258	\$ 2,252,066	\$ 2,567,250	\$ 641,520	33.3%
Prescription Drug	\$ 624,831	\$ 655,945	\$ 657,090	\$ 698,836	\$ 802,013	\$ 177,182	28.4%
Dental	\$ 59,273	\$ 74,601	\$ 71,765	\$ 92,119	\$ 84,293	\$ 25,020	42.2%
Total	\$ 2,609,834	\$ 2,706,335	\$ 3,580,113	\$ 3,043,021	\$ 3,453,556	\$ 843,722	32.3%
SJVIA	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	\$ Difference	% Difference
Medical	\$ 7,358,683	\$ 4,863,745	\$ 7,849,104	\$ 6,641,722	\$ 6,755,622	\$ (603,061)	-8.2%
Prescription Drug	\$ 1,447,993	\$ 1,517,038	\$ 1,535,454	\$ 1,651,227	\$ 1,857,764	\$ 409,771	28.3%
Dental	\$ 205,334	\$ 246,957	\$ 221,092	\$ 280,295	\$ 245,670	\$ 40,336	19.6%
Total	\$ 9,012,010	\$ 6,627,740	\$ 9,605,650	\$ 8,573,244	\$ 8,859,056	\$ (152,954)	-1.7%
SJVIA - Actuarially Certified IBNR Reserve with 15% Margin							
County of Fresno	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	\$ Difference	% Difference
Medical	\$ 6,247,900	\$ 3,321,150	\$ 5,747,520	\$ 5,048,100	\$ 4,816,630	\$ (1,431,270)	-22.9%
Prescription Drug	\$ 946,640	\$ 990,260	\$ 1,010,120	\$ 1,095,250	\$ 1,214,110	\$ 267,470	28.3%
Dental	\$ 167,970	\$ 198,210	\$ 171,730	\$ 216,400	\$ 185,580	\$ 17,610	10.5%
Total	\$ 7,362,510	\$ 4,509,620	\$ 6,929,370	\$ 6,359,750	\$ 6,216,320	\$ (1,146,190)	-15.6%
County of Tulare	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	\$ Difference	% Difference
Medical	\$ 2,214,590	\$ 2,272,160	\$ 3,278,950	\$ 2,589,880	\$ 2,952,340	\$ 737,750	33.3%
Prescription Drug	\$ 718,560	\$ 754,340	\$ 755,650	\$ 803,660	\$ 922,320	\$ 203,760	28.4%
Dental	\$ 68,160	\$ 85,790	\$ 82,530	\$ 105,940	\$ 96,940	\$ 28,780	42.2%
Total	\$ 3,001,310	\$ 3,112,290	\$ 4,117,130	\$ 3,499,480	\$ 3,971,600	\$ 970,290	32.3%
SJVIA	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	\$ Difference	% Difference
Medical	\$ 8,462,490	\$ 5,593,310	\$ 9,026,470	\$ 7,637,980	\$ 7,768,970	\$ (693,520)	-8.2%
Prescription Drug	\$ 1,665,200	\$ 1,744,600	\$ 1,765,770	\$ 1,898,910	\$ 2,136,430	\$ 471,230	28.3%
Dental	\$ 236,130	\$ 284,000	\$ 254,260	\$ 322,340	\$ 282,520	\$ 46,390	19.6%
Total	\$ 10,363,820	\$ 7,621,910	\$ 11,046,500	\$ 9,859,230	\$ 10,187,920	\$ (175,900)	-1.7%
SJVIA	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	\$ Difference	% Difference
Total Margin	\$ 1,351,810	\$ 994,170	\$ 1,440,850	\$ 1,285,986	\$ 1,328,864	\$ (22,946)	-1.7%

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