



**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of June 2025**  
**County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-23	7,099	\$61,312	\$42,981	\$7,971	\$50,951	\$10,361	83.10%
Aug-23	7,470	\$64,375	\$52,317	\$8,369	\$60,685	\$3,689	94.27%
Sep-23	7,471	\$64,314	\$48,572	\$8,361	\$56,933	\$7,381	88.52%
Oct-23	7,442	\$63,872	\$51,633	\$8,303	\$59,937	\$3,935	93.84%
Nov-23	7,514	\$64,487	\$45,134	\$8,383	\$53,517	\$10,969	82.99%
Dec-23	7,695	\$66,256	\$47,749	\$8,613	\$56,362	\$9,894	85.07%
Jan-24	7,787	\$67,832	\$51,925	\$8,818	\$60,743	\$7,089	89.55%
Feb-24	7,796	\$67,952	\$55,077	\$8,834	\$63,911	\$4,041	94.05%
Mar-24	7,820	\$68,215	\$56,182	\$8,868	\$65,050	\$3,165	95.36%
Apr-24	7,826	\$68,332	\$59,570	\$8,883	\$68,453	-\$121	100.18%
May-24	7,822	\$68,354	\$43,619	\$8,886	\$52,505	\$15,848	76.81%
Jun-24	7,891	\$69,115	\$56,499	\$8,985	\$65,484	\$3,631	94.75%
Jul-24	7,967	\$69,925	\$45,984	\$9,090	\$55,074	\$14,851	78.76%
Aug-24	7,994	\$70,206	\$59,866	\$9,127	\$68,993	\$1,213	98.27%
Sep-24	8,003	\$70,353	\$55,670	\$9,146	\$64,815	\$5,538	92.13%
Oct-24	8,055	\$70,722	\$49,964	\$9,194	\$59,158	\$11,564	83.65%
Nov-24	8,052	\$70,786	\$48,054	\$9,202	\$57,256	\$13,530	80.89%
Dec-24	8,312	\$74,774	\$43,177	\$9,721	\$52,897	\$21,877	70.74%
Jan-25	8,366	\$75,155	\$57,557	\$9,770	\$67,328	\$7,827	89.59%
Feb-25	8,393	\$75,461	\$68,149	\$9,810	\$77,959	-\$2,497	103.31%
Mar-25	8,411	\$75,634	\$56,803	\$9,832	\$66,636	\$8,999	88.10%
Apr-25	8,395	\$75,703	\$63,032	\$9,841	\$72,873	\$2,830	96.26%
May-25	8,406	\$75,783	\$51,478	\$9,852	\$61,330	\$14,454	80.93%
Jun-25	8,395	\$75,766	\$54,594	\$9,850	\$64,443	\$11,323	85.06%
2022	7,137	\$739,521	\$558,234	\$96,138	\$654,371	\$85,150	88.49%
2023	7,395	\$764,801	\$585,987	\$99,424	\$685,411	\$79,389	89.62%
2024	7,944	\$836,565	\$625,586	\$108,753	\$734,339	\$102,226	87.78%
2025 YTD	8,394	\$453,502	\$351,612	\$58,955	\$410,568	\$42,935	90.53%
Current 12 Months	8,229	\$880,268	\$654,326	\$114,435	\$768,761	\$111,507	87.33%

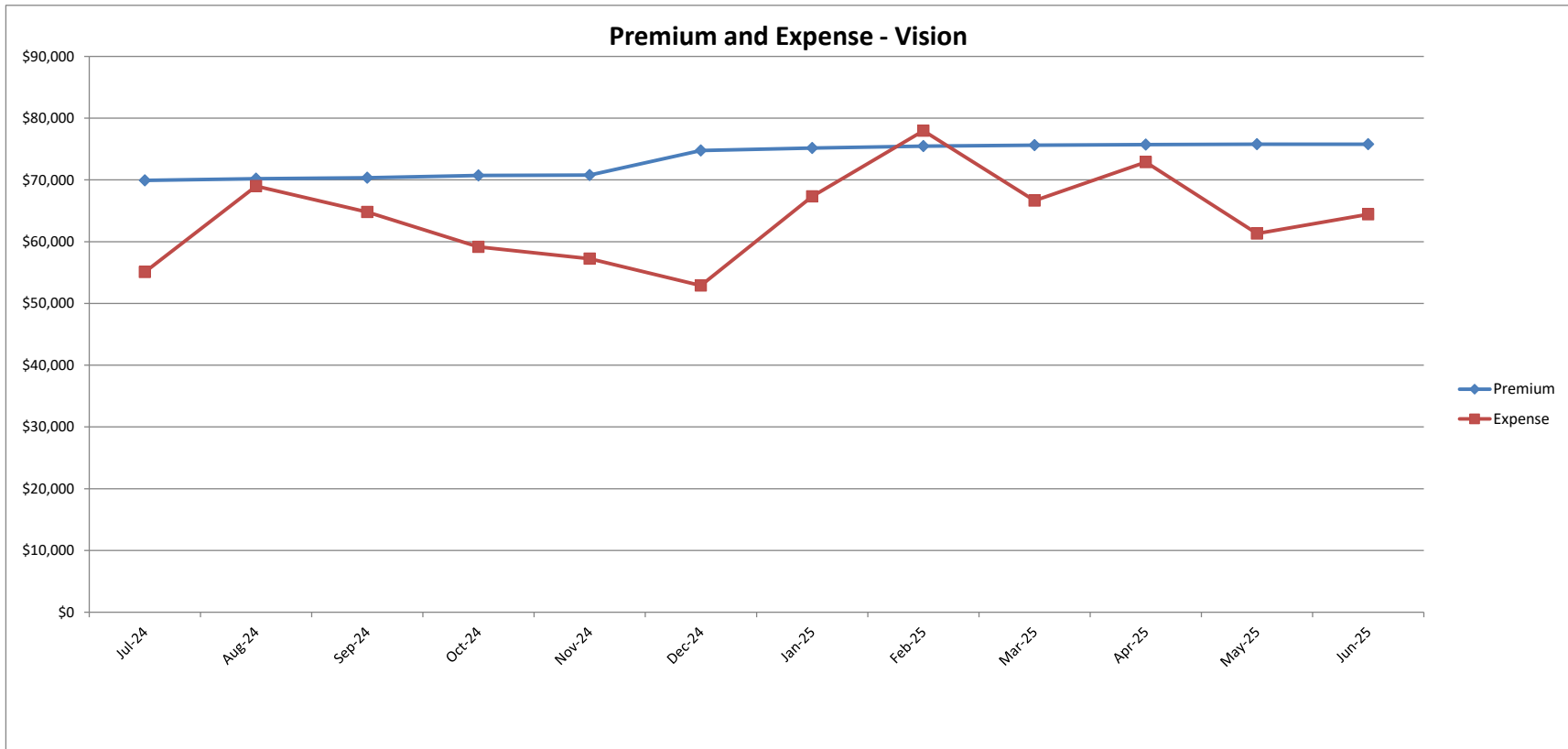
**Data Source: VSP SJVIA Utilization Reports**

*Note:*

1. The above figures include all the divisions under the County of Fresno, and County of Tulare.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of June 2025  
County of Fresno and County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of June 2025**  
**County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
<b>Jul-23</b>	4,254	\$44,212	\$30,398	\$5,748	\$36,146	\$8,066	81.76%
<b>Aug-23</b>	4,502	\$46,372	\$33,005	\$6,028	\$39,033	\$7,338	84.17%
<b>Sep-23</b>	4,492	\$46,243	\$32,828	\$6,012	\$38,840	\$7,403	83.99%
<b>Oct-23</b>	4,454	\$45,730	\$32,880	\$5,945	\$38,825	\$6,905	84.90%
<b>Nov-23</b>	4,486	\$46,093	\$29,455	\$5,992	\$35,447	\$10,646	76.90%
<b>Dec-23</b>	4,646	\$47,733	\$30,538	\$6,205	\$36,743	\$10,990	76.98%
<b>Jan-24</b>	4,705	\$49,063	\$33,839	\$6,378	\$40,217	\$8,846	81.97%
<b>Feb-24</b>	4,704	\$49,147	\$35,857	\$6,389	\$42,246	\$6,900	85.96%
<b>Mar-24</b>	4,719	\$49,328	\$32,883	\$6,413	\$39,295	\$10,032	79.66%
<b>Apr-24</b>	4,727	\$49,441	\$38,983	\$6,427	\$45,410	\$4,031	91.85%
<b>May-24</b>	4,724	\$49,466	\$28,858	\$6,431	\$35,289	\$14,177	71.34%
<b>Jun-24</b>	4,799	\$50,254	\$41,270	\$6,533	\$47,803	\$2,451	95.12%
<b>Jul-24</b>	4,869	\$50,992	\$29,114	\$6,629	\$35,743	\$15,249	70.10%
<b>Aug-24</b>	4,880	\$51,184	\$41,654	\$6,654	\$48,308	\$2,876	94.38%
<b>Sep-24</b>	4,897	\$51,374	\$39,623	\$6,679	\$46,302	\$5,073	90.13%
<b>Oct-24</b>	4,950	\$51,764	\$35,003	\$6,729	\$41,732	\$10,031	80.62%
<b>Nov-24</b>	4,945	\$51,780	\$32,357	\$6,731	\$39,088	\$12,692	75.49%
<b>Dec-24</b>	5,176	\$55,582	\$28,520	\$7,226	\$35,746	\$19,837	64.31%
<b>Jan-25</b>	5,184	\$55,670	\$42,020	\$7,237	\$49,257	\$6,413	88.48%
<b>Feb-25</b>	5,189	\$55,832	\$46,855	\$7,258	\$54,113	\$1,719	96.92%
<b>Mar-25</b>	5,192	\$55,924	\$38,449	\$7,270	\$45,719	\$10,205	81.75%
<b>Apr-25</b>	5,195	\$56,070	\$44,929	\$7,289	\$52,218	\$3,852	93.13%
<b>May-25</b>	5,194	\$56,087	\$32,673	\$7,291	\$39,965	\$16,122	71.26%
<b>Jun-25</b>	5,180	\$56,050	\$38,160	\$7,287	\$45,446	\$10,604	81.08%
<b>2022</b>	<b>4,271</b>	<b>\$533,217</b>	<b>\$368,166</b>	<b>\$69,318</b>	<b>\$437,485</b>	<b>\$95,733</b>	<b>82.05%</b>
<b>2023</b>	<b>4,432</b>	<b>\$549,561</b>	<b>\$381,453</b>	<b>\$71,443</b>	<b>\$452,896</b>	<b>\$96,664</b>	<b>82.41%</b>
<b>2024</b>	<b>4,841</b>	<b>\$609,374</b>	<b>\$417,961</b>	<b>\$79,219</b>	<b>\$497,180</b>	<b>\$112,195</b>	<b>81.59%</b>
<b>2025 YTD</b>	<b>5,189</b>	<b>\$335,633</b>	<b>\$243,085</b>	<b>\$43,632</b>	<b>\$286,717</b>	<b>\$48,916</b>	<b>85.43%</b>
<b>Current 12 Months</b>	<b>5,071</b>	<b>\$648,309</b>	<b>\$449,356</b>	<b>\$84,280</b>	<b>\$533,636</b>	<b>\$114,673</b>	<b>82.31%</b>

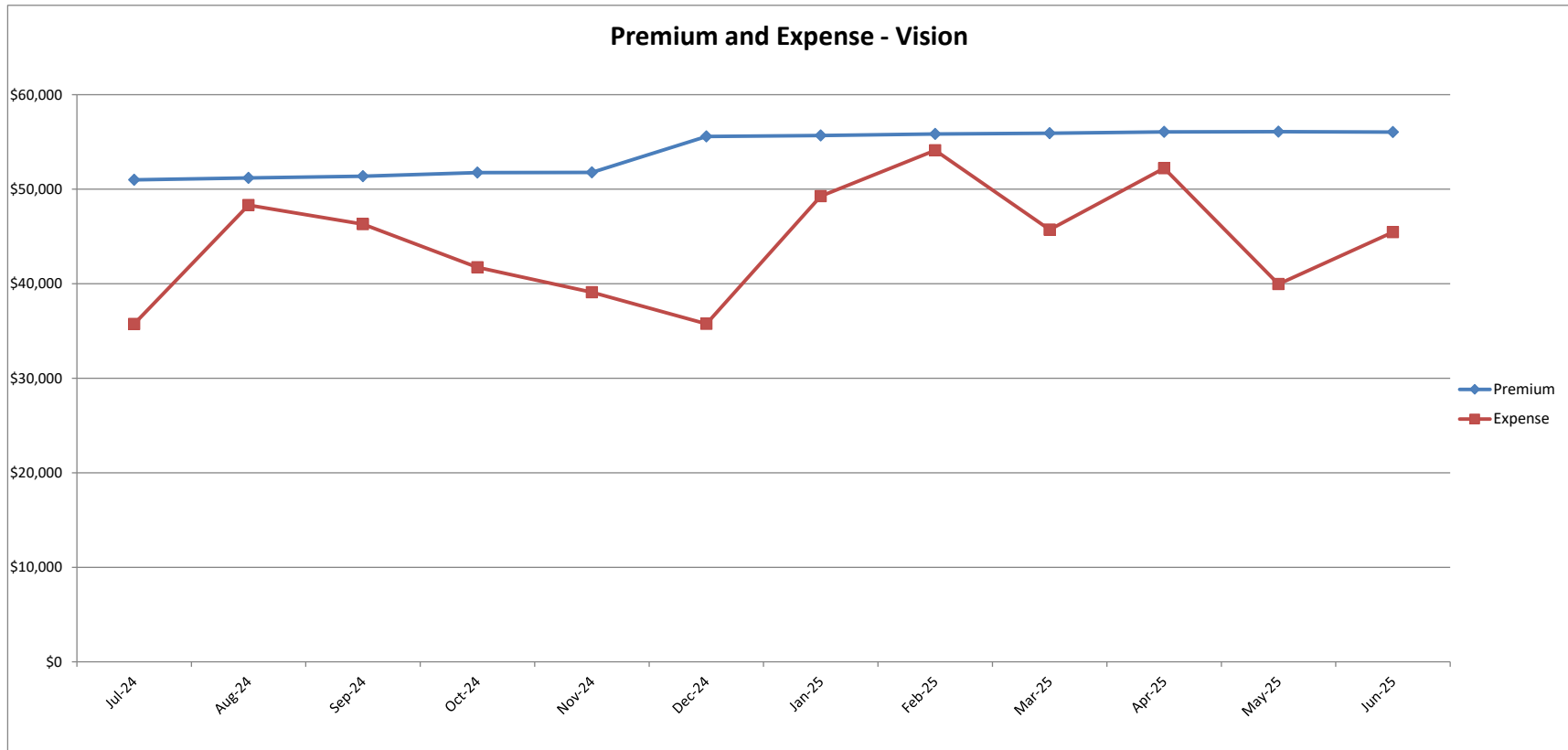
**Data Source: VSP SJVIA Utilization Reports**

*Note:*

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



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of June 2025  
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of June 2025**  
**County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-23	2,845	\$17,101	\$12,583	\$2,223	\$14,806	\$2,295	86.58%
Aug-23	2,968	\$18,003	\$19,312	\$2,340	\$21,652	-\$3,649	120.27%
Sep-23	2,979	\$18,071	\$15,744	\$2,349	\$18,093	-\$22	100.12%
Oct-23	2,988	\$18,142	\$18,753	\$2,358	\$21,112	-\$2,969	116.37%
Nov-23	3,028	\$18,394	\$15,679	\$2,391	\$18,070	\$324	98.24%
Dec-23	3,049	\$18,523	\$17,211	\$2,408	\$19,619	-\$1,096	105.92%
Jan-24	3,082	\$18,769	\$18,086	\$2,440	\$20,525	-\$1,757	109.36%
Feb-24	3,092	\$18,805	\$19,220	\$2,445	\$21,665	-\$2,860	115.21%
Mar-24	3,101	\$18,888	\$23,299	\$2,455	\$25,755	-\$6,867	136.36%
Apr-24	3,099	\$18,891	\$20,587	\$2,456	\$23,043	-\$4,152	121.98%
May-24	3,098	\$18,888	\$14,761	\$2,455	\$17,217	\$1,671	91.15%
Jun-24	3,092	\$18,861	\$15,229	\$2,452	\$17,681	\$1,180	93.75%
Jul-24	3,098	\$18,933	\$16,870	\$2,461	\$19,331	-\$398	102.10%
Aug-24	3,114	\$19,023	\$18,212	\$2,473	\$20,685	-\$1,662	108.74%
Sep-24	3,106	\$18,979	\$16,047	\$2,467	\$18,514	\$465	97.55%
Oct-24	3,105	\$18,958	\$14,961	\$2,465	\$17,426	\$1,532	91.92%
Nov-24	3,107	\$19,006	\$15,697	\$2,471	\$18,167	\$838	95.59%
Dec-24	3,136	\$19,192	\$14,657	\$2,495	\$17,151	\$2,040	89.37%
Jan-25	3,182	\$19,485	\$15,538	\$2,533	\$18,071	\$1,414	92.74%
Feb-25	3,204	\$19,629	\$21,294	\$2,552	\$23,846	-\$4,216	121.48%
Mar-25	3,219	\$19,710	\$18,354	\$2,562	\$20,917	-\$1,206	106.12%
Apr-25	3,200	\$19,633	\$18,103	\$2,552	\$20,655	-\$1,023	105.21%
May-25	3,212	\$19,697	\$18,805	\$2,561	\$21,365	-\$1,668	108.47%
Jun-25	3,215	\$19,716	\$16,434	\$2,563	\$18,997	\$719	96.35%
<b>2022</b>	<b>2,866</b>	<b>\$206,304</b>	<b>\$190,067</b>	<b>\$26,820</b>	<b>\$216,887</b>	<b>-\$10,583</b>	<b>105.13%</b>
<b>2023</b>	<b>2,963</b>	<b>\$215,240</b>	<b>\$204,534</b>	<b>\$27,981</b>	<b>\$232,515</b>	<b>-\$17,275</b>	<b>108.03%</b>
<b>2024</b>	<b>3,103</b>	<b>\$227,190</b>	<b>\$207,625</b>	<b>\$29,535</b>	<b>\$237,160</b>	<b>-\$9,969</b>	<b>104.39%</b>
<b>2025 YTD</b>	<b>3,205</b>	<b>\$117,870</b>	<b>\$108,528</b>	<b>\$15,323</b>	<b>\$123,851</b>	<b>-\$5,981</b>	<b>105.07%</b>
<b>Current 12 Months</b>	<b>3,158</b>	<b>\$231,959</b>	<b>\$204,970</b>	<b>\$30,155</b>	<b>\$235,125</b>	<b>-\$3,165</b>	<b>101.36%</b>

**Data Source: VSP SJVIA Utilization Reports**

*Note:*

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



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