

SJVIA Reinsurance	Enrollment	2019	2020	2021	2022	2023	2024	2025	2026
Pooling Level									
Renewal Pooling Level		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000
Contracted Pooling Level		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000	
August SJVIA Board Meeting Projected Renewal Rate									
Renewal Projection	7,306	\$ 23.41	\$ 26.83	\$ 25.64	\$ 21.06	\$ 19.65	\$ 24.58	\$ 32.60	\$ 44.09
Annual Cost		\$ 2,052,402	\$ 2,352,240	\$ 2,247,910	\$ 1,846,372	\$ 1,722,755	\$ 2,154,978	\$ 2,858,107	\$ 3,865,458
December SJVIA Board Meeting Contracted Rates									
Contracted Rates		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000	
Employee Only	5,224	\$ 15.81	\$ 16.06	\$ 13.33	\$ 14.45	\$ 16.52	\$ 21.28	\$ 27.54	
Employee w/ Deps.	2,082	\$ 35.99	\$ 39.03	\$ 32.40	\$ 34.26	\$ 33.17	\$ 42.74	\$ 55.31	
Total	7,306	\$ 21.56	\$ 22.61	\$ 18.76	\$ 20.10	\$ 21.26	\$ 27.40	\$ 35.45	
Annual Cost		\$ 1,890,208	\$ 1,982,264	\$ 1,644,727	\$ 1,762,207	\$ 1,863,907	\$ 2,402,213	\$ 3,107,972	
Differential from Projected Renewal Rate		2019	2020	2021	2022	2023	2024	2025	Total
Cost Differential		\$ 162,194	\$ 369,976	\$ 603,183	\$ 84,165	\$ (141,152)	\$ (247,235)	\$ (249,865)	\$ 581,266

Note: For 2024, SJVIA elected to increase the Pooling level to pay less premium.

\$ 450,000
\$ 23.12
\$ 46.43
\$ 29.76
\$ 2,609,119