



**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 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
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%
Jul-25	8,381	\$75,669	\$45,762	\$9,837	\$55,599	\$20,070	73.48%
Aug-25	8,345	\$75,358	\$55,261	\$9,797	\$65,058	\$10,300	86.33%
Sep-25	8,337	\$75,330	\$58,667	\$9,793	\$68,460	\$6,870	90.88%
Oct-25	8,315	\$75,294	\$52,401	\$9,788	\$62,189	\$13,105	82.59%
Nov-25	8,304	\$75,283	\$52,366	\$9,787	\$62,153	\$13,130	82.56%
Dec-25	8,477	\$77,396	\$50,653	\$10,062	\$60,714	\$16,682	78.45%
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	8,377	\$907,833	\$666,722	\$118,018	\$784,741	\$123,092	86.44%
Current 12 Months	8,377	\$907,833	\$666,722	\$118,018	\$784,741	\$123,092	86.44%

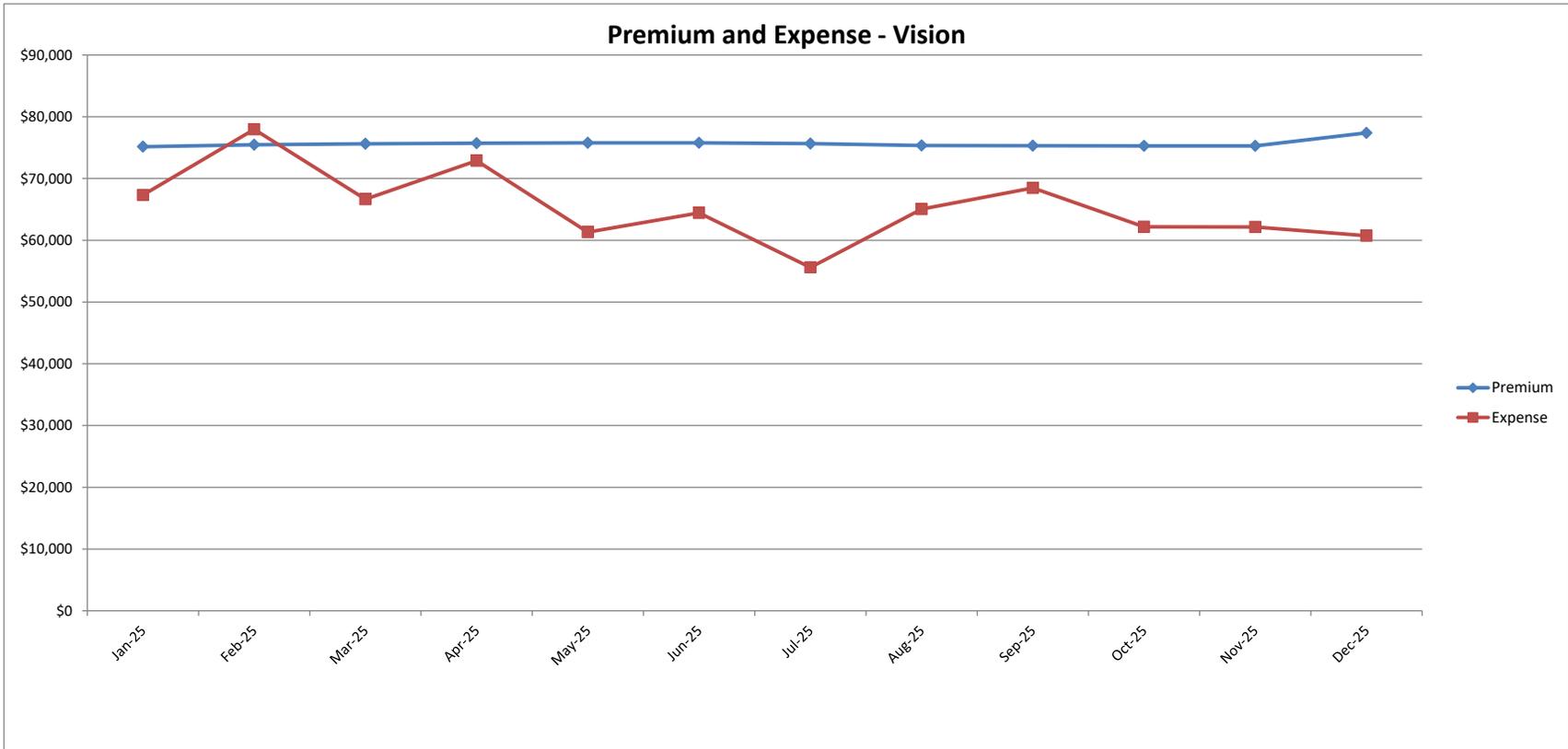
Data Source: VSP SJVIA Utilization Reports

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 December 2025
County of Fresno and County of Tulare





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-24	4,705	\$49,063	\$33,839	\$6,378	\$40,217	\$8,846	81.97%
Feb-24	4,704	\$49,147	\$35,857	\$6,389	\$42,246	\$6,900	85.96%
Mar-24	4,719	\$49,328	\$32,883	\$6,413	\$39,295	\$10,032	79.66%
Apr-24	4,727	\$49,441	\$38,983	\$6,427	\$45,410	\$4,031	91.85%
May-24	4,724	\$49,466	\$28,858	\$6,431	\$35,289	\$14,177	71.34%
Jun-24	4,799	\$50,254	\$41,270	\$6,533	\$47,803	\$2,451	95.12%
Jul-24	4,869	\$50,992	\$29,114	\$6,629	\$35,743	\$15,249	70.10%
Aug-24	4,880	\$51,184	\$41,654	\$6,654	\$48,308	\$2,876	94.38%
Sep-24	4,897	\$51,374	\$39,623	\$6,679	\$46,302	\$5,073	90.13%
Oct-24	4,950	\$51,764	\$35,003	\$6,729	\$41,732	\$10,031	80.62%
Nov-24	4,945	\$51,780	\$32,357	\$6,731	\$39,088	\$12,692	75.49%
Dec-24	5,176	\$55,582	\$28,520	\$7,226	\$35,746	\$19,837	64.31%
Jan-25	5,184	\$55,670	\$42,020	\$7,237	\$49,257	\$6,413	88.48%
Feb-25	5,189	\$55,832	\$46,855	\$7,258	\$54,113	\$1,719	96.92%
Mar-25	5,192	\$55,924	\$38,449	\$7,270	\$45,719	\$10,205	81.75%
Apr-25	5,195	\$56,070	\$44,929	\$7,289	\$52,218	\$3,852	93.13%
May-25	5,194	\$56,087	\$32,673	\$7,291	\$39,965	\$16,122	71.26%
Jun-25	5,180	\$56,050	\$38,160	\$7,287	\$45,446	\$10,604	81.08%
Jul-25	5,176	\$56,017	\$30,357	\$7,282	\$37,639	\$18,378	67.19%
Aug-25	5,150	\$55,761	\$38,966	\$7,249	\$46,215	\$9,546	82.88%
Sep-25	5,143	\$55,724	\$39,870	\$7,244	\$47,114	\$8,610	84.55%
Oct-25	5,151	\$55,873	\$36,913	\$7,263	\$44,176	\$11,697	79.07%
Nov-25	5,146	\$55,871	\$37,141	\$7,263	\$44,404	\$11,467	79.48%
Dec-25	5,314	\$57,941	\$34,193	\$7,532	\$41,725	\$16,216	72.01%
2022	4,271	\$533,217	\$368,166	\$69,318	\$437,485	\$95,733	82.05%
2023	4,432	\$549,561	\$381,453	\$71,443	\$452,896	\$96,664	82.41%
2024	4,841	\$609,374	\$417,961	\$79,219	\$497,180	\$112,195	81.59%
2025 YTD	5,185	\$672,820	\$460,524	\$87,467	\$547,991	\$124,829	81.45%
Current 12 Months	5,185	\$672,820	\$460,524	\$87,467	\$547,991	\$124,829	81.45%

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 December 2025
County of Fresno





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jul-25	3,205	\$19,652	\$15,405	\$2,555	\$17,960	\$1,692	91.39%
Aug-25	3,195	\$19,597	\$16,295	\$2,548	\$18,843	\$754	96.15%
Sep-25	3,194	\$19,606	\$18,797	\$2,549	\$21,345	-\$1,740	108.87%
Oct-25	3,164	\$19,422	\$15,488	\$2,525	\$18,013	\$1,409	92.75%
Nov-25	3,158	\$19,412	\$15,225	\$2,524	\$17,749	\$1,663	91.43%
Dec-25	3,163	\$19,456	\$16,460	\$2,529	\$18,989	\$466	97.60%
2022	2,866	\$206,304	\$190,067	\$26,820	\$216,887	-\$10,583	105.13%
2023	2,963	\$215,240	\$204,534	\$27,981	\$232,515	-\$17,275	108.03%
2024	3,103	\$227,190	\$207,625	\$29,535	\$237,160	-\$9,969	104.39%
2025 YTD	3,193	\$235,013	\$206,198	\$30,552	\$236,750	-\$1,736	100.74%
Current 12 Months	3,193	\$235,013	\$206,198	\$30,552	\$236,750	-\$1,736	100.74%

Data Source: VSP SJVIA Utilization Reports

Note:

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



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County of Tulare

