

SJVIA - Actuarially Certified IBNR Reserve

| County of Fresno | 12/31/20 | 12/31/21 | 12/31/22 | 12/31/23 | 12/31/24 | 06/30/25 | 12/31/25 | \$ Difference | % Difference |
|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|
| Medical | \$ 3,325,389 | \$ 3,957,539 | \$ 5,432,953 | \$ 4,997,846 | \$ 4,188,372 | \$ 4,207,983 | \$ 3,747,414 | \$ (460,569) | -10.9% |
| Prescription Drug | \$ 740,407 | \$ 776,854 | \$ 823,162 | \$ 878,364 | \$ 1,055,751 | \$ 1,172,592 | \$ 658,044 | \$ (514,548) | -43.9% |
| Dental | \$ 132,558 | \$ 139,878 | \$ 146,061 | \$ 149,327 | \$ 161,377 | \$ 183,249 | \$ 164,545 | \$ (18,704) | -10.2% |
| Total | \$ 4,198,354 | \$ 4,874,271 | \$ 6,402,176 | \$ 6,025,537 | \$ 5,405,500 | \$ 5,563,824 | \$ 4,570,003 | \$ (993,821) | -17.9% |
| County of Tulare | 12/31/20 | 12/31/21 | 12/31/22 | 12/31/23 | 12/31/24 | 06/30/25 | 12/31/25 | \$ Difference | % Difference |
| Medical | \$ 1,446,034 | \$ 1,905,848 | \$ 1,925,730 | \$ 2,851,258 | \$ 2,567,250 | \$ 2,686,678 | \$ 2,366,749 | \$ (319,929) | -11.9% |
| Prescription Drug | \$ 473,222 | \$ 508,607 | \$ 624,831 | \$ 657,090 | \$ 802,013 | \$ 882,350 | \$ 467,154 | \$ (415,196) | -47.1% |
| Dental | \$ 55,685 | \$ 59,576 | \$ 59,273 | \$ 71,765 | \$ 84,293 | \$ 95,918 | \$ 71,677 | \$ (24,241) | -25.3% |
| Total | \$ 1,974,941 | \$ 2,474,031 | \$ 2,609,834 | \$ 3,580,113 | \$ 3,453,556 | \$ 3,664,946 | \$ 2,905,580 | \$ (759,366) | -20.7% |
| SJVIA | 12/31/20 | 12/31/21 | 12/31/22 | 12/31/23 | 12/31/24 | 06/30/25 | 12/31/25 | \$ Difference | % Difference |
| Medical | \$ 4,771,423 | \$ 5,863,387 | \$ 7,358,683 | \$ 7,849,104 | \$ 6,755,622 | \$ 6,894,661 | \$ 6,114,163 | \$ (780,498) | -11.3% |
| Prescription Drug | \$ 1,213,629 | \$ 1,285,461 | \$ 1,447,993 | \$ 1,535,454 | \$ 1,857,764 | \$ 2,054,942 | \$ 1,125,198 | \$ (929,744) | -45.2% |
| Dental | \$ 188,243 | \$ 199,454 | \$ 205,334 | \$ 221,092 | \$ 245,670 | \$ 279,167 | \$ 236,222 | \$ (42,945) | -15.4% |
| Total | \$ 6,173,295 | \$ 7,348,302 | \$ 9,012,010 | \$ 9,605,650 | \$ 8,859,056 | \$ 9,228,770 | \$ 7,475,583 | \$ (1,753,187) | -19.0% |

SJVIA - Actuarially Certified IBNR Reserve with 15% Margin

| County of Fresno | 12/31/20 | 12/31/21 | 12/31/22 | 12/31/23 | 12/31/24 | 06/30/25 | 12/31/25 | \$ Difference | % Difference |
|-------------------|--------------|--------------|---------------|---------------|---------------|---------------|--------------|----------------|--------------|
| Medical | \$ 3,824,200 | \$ 4,551,170 | \$ 6,247,900 | \$ 5,747,520 | \$ 4,816,630 | \$ 4,839,180 | \$ 4,309,530 | \$ (529,650) | -10.9% |
| Prescription Drug | \$ 851,470 | \$ 893,380 | \$ 946,640 | \$ 1,010,120 | \$ 1,214,110 | \$ 1,348,480 | \$ 756,750 | \$ (591,730) | -43.9% |
| Dental | \$ 152,440 | \$ 160,860 | \$ 167,970 | \$ 171,730 | \$ 185,580 | \$ 210,740 | \$ 189,230 | \$ (21,510) | -10.2% |
| Total | \$ 4,828,110 | \$ 5,605,410 | \$ 7,362,510 | \$ 6,929,370 | \$ 6,216,320 | \$ 6,398,400 | \$ 5,255,510 | \$ (1,142,890) | -17.9% |
| County of Tulare | 12/31/20 | 12/31/21 | 12/31/22 | 12/31/23 | 12/31/24 | 06/30/25 | 12/31/25 | \$ Difference | % Difference |
| Medical | \$ 1,662,940 | \$ 2,191,730 | \$ 2,214,590 | \$ 3,278,950 | \$ 2,952,340 | \$ 3,089,680 | \$ 2,721,760 | \$ (367,920) | -11.9% |
| Prescription Drug | \$ 544,210 | \$ 584,900 | \$ 718,560 | \$ 755,650 | \$ 922,320 | \$ 1,014,700 | \$ 537,230 | \$ (477,470) | -47.1% |
| Dental | \$ 64,040 | \$ 68,510 | \$ 68,160 | \$ 82,530 | \$ 96,940 | \$ 110,310 | \$ 82,430 | \$ (27,880) | -25.3% |
| Total | \$ 2,271,190 | \$ 2,845,140 | \$ 3,001,310 | \$ 4,117,130 | \$ 3,971,600 | \$ 4,214,690 | \$ 3,341,420 | \$ (873,270) | -20.7% |
| SJVIA | 12/31/20 | 12/31/21 | 12/31/22 | 12/31/23 | 12/31/24 | 06/30/25 | 12/31/25 | \$ Difference | % Difference |
| Medical | \$ 5,487,140 | \$ 6,742,900 | \$ 8,462,490 | \$ 9,026,470 | \$ 7,768,970 | \$ 7,928,860 | \$ 7,031,290 | \$ (897,570) | -11.3% |
| Prescription Drug | \$ 1,395,680 | \$ 1,478,280 | \$ 1,665,200 | \$ 1,765,770 | \$ 2,136,430 | \$ 2,363,180 | \$ 1,293,980 | \$ (1,069,200) | -45.2% |
| Dental | \$ 216,480 | \$ 229,370 | \$ 236,130 | \$ 254,260 | \$ 282,520 | \$ 321,050 | \$ 271,660 | \$ (49,390) | -15.4% |
| Total | \$ 7,099,300 | \$ 8,450,550 | \$ 10,363,820 | \$ 11,046,500 | \$ 10,187,920 | \$ 10,613,090 | \$ 8,596,930 | \$ (2,016,160) | -19.0% |
| SJVIA | 12/31/20 | 12/31/21 | 12/31/22 | 12/31/23 | 12/31/24 | 06/30/25 | 12/31/25 | \$ Difference | % Difference |
| Total Margin | \$ 926,005 | \$ 1,102,248 | \$ 1,351,810 | \$ 1,440,850 | \$ 1,328,864 | \$ 1,384,320 | \$ 1,121,347 | \$ (262,973) | -19.0% |