



**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2026
County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-26	8,547	\$79,041	\$63,096	\$10,275	\$73,371	\$5,669	92.83%
Feb-26	8,510	\$78,738	\$75,416	\$10,236	\$85,652	-\$6,914	108.78%
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	8,377	\$907,833	\$666,722	\$118,018	\$784,741	\$123,092	86.44%
2026 YTD	8,529	\$157,779	\$138,512	\$20,511	\$159,023	-\$1,244	100.79%
Current 12 Months	8,402	\$914,996	\$679,528	\$118,949	\$798,477	\$116,518	87.27%

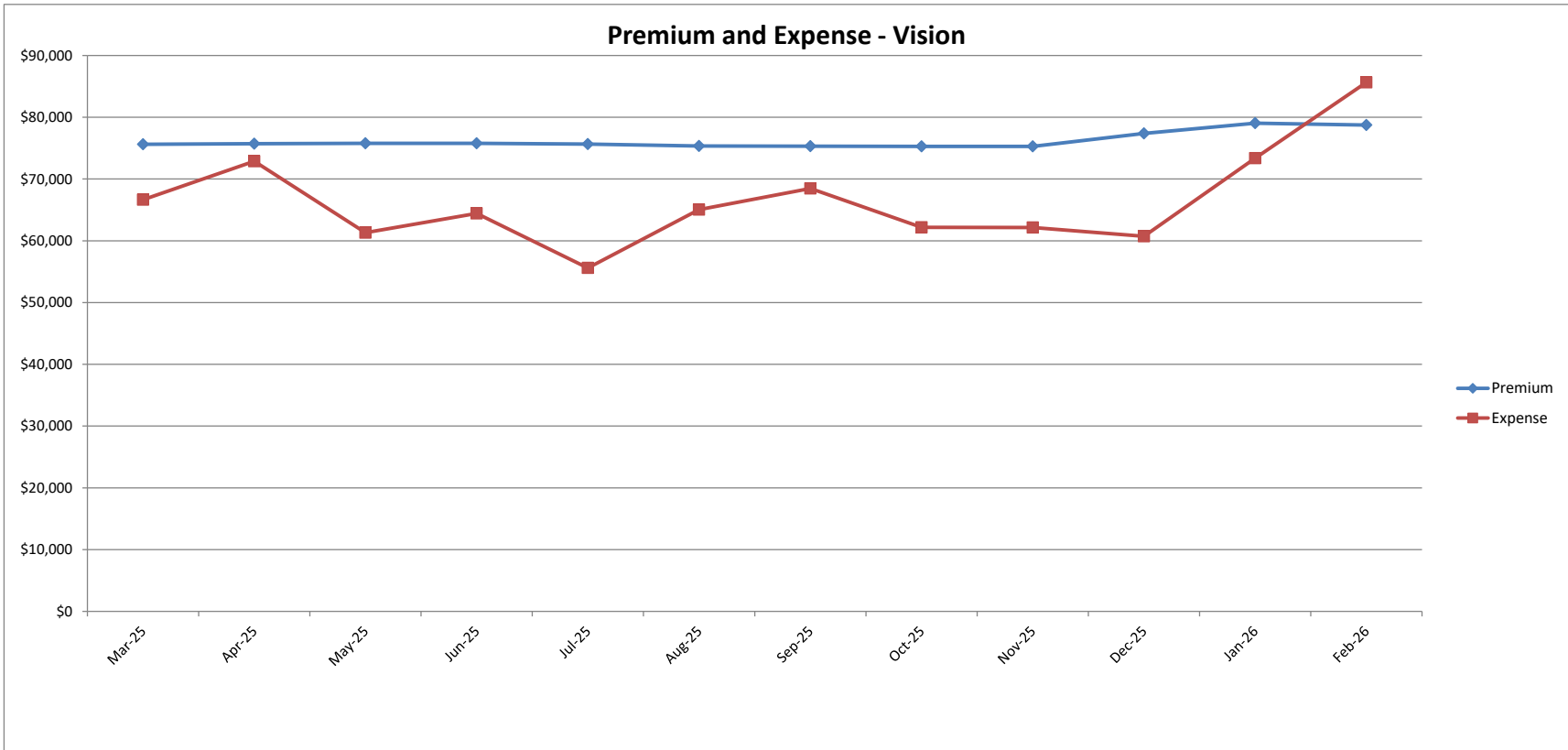
Data Source: VSP SJVIA Utilization Reports

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 February 2026 County of Fresno and County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2026
County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-26	5,305	\$59,082	\$41,571	\$7,681	\$49,252	\$9,830	83.36%
Feb-26	5,283	\$58,877	\$49,801	\$7,654	\$57,455	\$1,422	97.59%
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	5,185	\$672,820	\$460,524	\$87,467	\$547,991	\$124,829	81.45%
2026 YTD	5,294	\$117,958	\$91,372	\$15,335	\$106,707	\$11,252	90.46%
Current 12 Months	5,202	\$679,276	\$463,022	\$88,306	\$551,328	\$127,948	81.16%

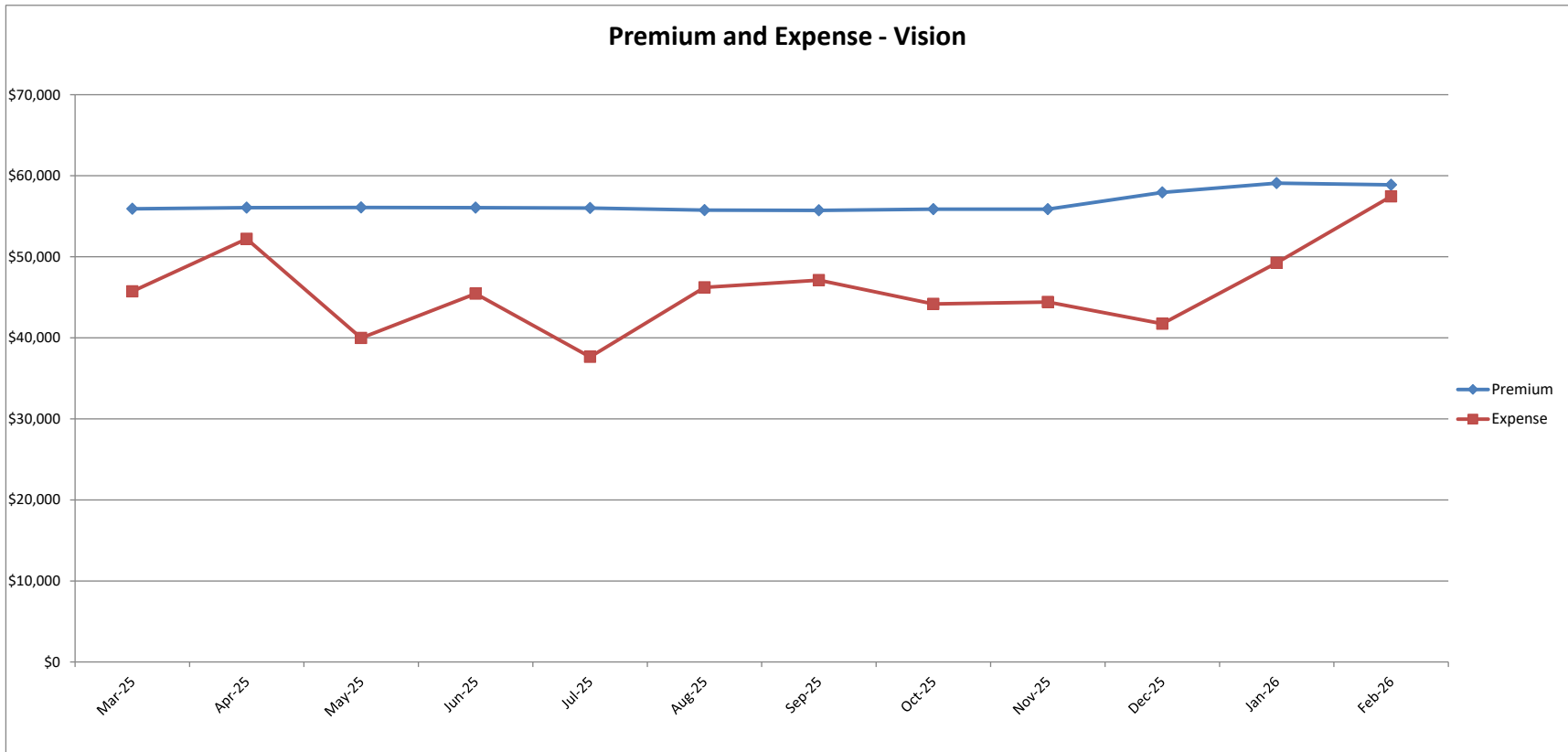
Data Source: VSP SJVIA Utilization Reports

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 February 2026
County of Fresno





San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of February 2026
County of Tulare

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jan-26	3,242	\$19,959	\$21,525	\$2,595	\$24,119	-\$4,160	120.84%
Feb-26	3,227	\$19,861	\$25,615	\$2,582	\$28,197	-\$8,336	141.97%
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	3,193	\$235,013	\$206,198	\$30,552	\$236,750	-\$1,736	100.74%
2026 YTD	3,235	\$39,820	\$47,140	\$5,177	\$52,316	-\$12,496	131.38%
Current 12 Months	3,200	\$235,720	\$216,506	\$30,644	\$247,150	-\$11,430	104.85%

Data Source: VSP SJVIA Utilization Reports

Note:

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



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