



**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Fresno and County of Tulare**

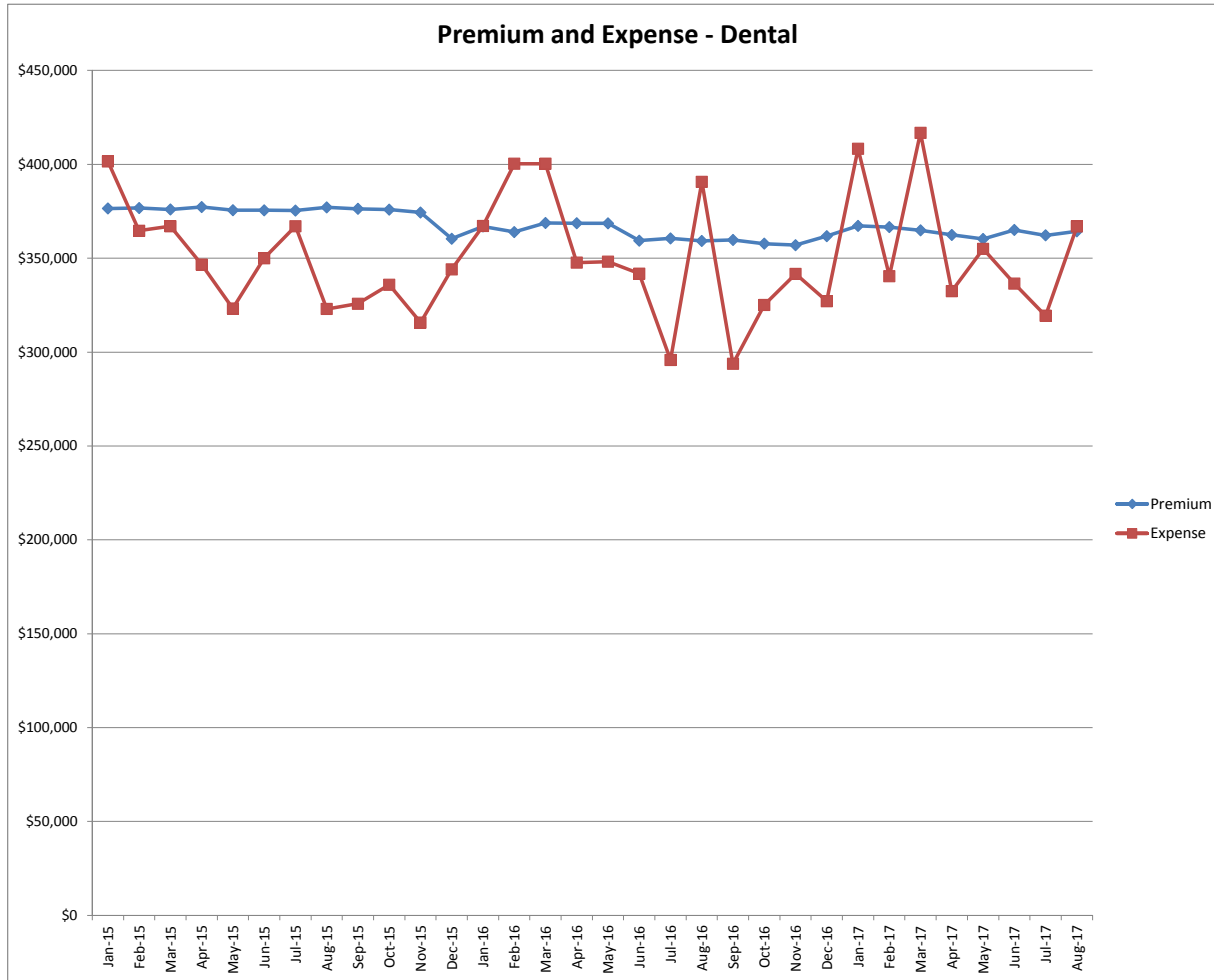
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	6,479	\$376,507	\$368,015	\$33,534	\$401,549	97.74%	\$56.80	106.65%
Feb-15	6,488	\$376,725	\$331,065	\$33,553	\$364,618	87.88%	\$51.03	96.79%
Mar-15	6,458	\$375,970	\$333,534	\$33,484	\$367,019	88.71%	\$51.65	97.62%
Apr-15	6,466	\$377,250	\$313,030	\$33,599	\$346,629	82.98%	\$48.41	91.88%
May-15	6,433	\$375,569	\$289,775	\$33,449	\$323,224	77.16%	\$45.05	86.06%
Jun-15	6,448	\$375,505	\$316,528	\$33,443	\$349,972	84.29%	\$49.09	93.20%
Jul-15	6,438	\$375,379	\$333,586	\$33,432	\$367,018	88.87%	\$51.82	97.77%
Aug-15	6,459	\$377,071	\$289,410	\$33,583	\$322,993	76.75%	\$44.81	85.66%
Sep-15	6,453	\$376,322	\$292,232	\$33,516	\$325,747	77.65%	\$45.29	86.56%
Oct-15	6,434	\$375,873	\$302,392	\$33,476	\$335,868	80.45%	\$47.00	89.36%
Nov-15	6,411	\$374,333	\$282,386	\$33,339	\$315,725	75.44%	\$44.05	84.34%
Dec-15	6,517	\$360,361	\$311,453	\$32,605	\$344,058	86.43%	\$47.79	95.48%
Jan-16	6,518	\$366,916	\$333,544	\$33,632	\$367,175	90.90%	\$51.17	100.07%
Feb-16	6,524	\$363,921	\$366,987	\$33,356	\$400,343	100.84%	\$56.25	110.01%
Mar-16	6,499	\$368,767	\$366,558	\$33,800	\$400,358	99.40%	\$56.40	108.57%
Apr-16	6,523	\$368,638	\$313,882	\$33,788	\$347,671	85.15%	\$48.12	94.31%
May-16	6,495	\$368,577	\$314,389	\$33,783	\$348,172	85.30%	\$48.40	94.46%
Jun-16	6,512	\$359,340	\$308,837	\$32,936	\$341,773	85.95%	\$47.43	95.11%
Jul-16	6,528	\$360,546	\$262,755	\$33,047	\$295,802	72.88%	\$40.25	82.04%
Aug-16	6,533	\$359,193	\$357,755	\$32,923	\$390,678	99.60%	\$54.76	108.77%
Sep-16	6,527	\$359,733	\$260,824	\$32,972	\$293,796	72.50%	\$39.96	81.67%
Oct-16	6,493	\$357,772	\$292,316	\$32,793	\$325,109	81.70%	\$45.02	90.87%
Nov-16	6,495	\$356,937	\$308,931	\$32,716	\$341,647	86.55%	\$47.56	95.72%
Dec-16	6,507	\$361,750	\$293,952	\$33,157	\$327,110	81.26%	\$45.17	90.42%
Jan-17	6,685	\$367,216	\$374,642	\$33,659	\$408,301	102.02%	\$56.04	111.19%
Feb-17	6,664	\$366,591	\$306,823	\$33,602	\$340,425	83.70%	\$46.04	92.86%
Mar-17	6,643	\$364,855	\$383,335	\$33,442	\$416,778	105.07%	\$57.71	114.23%
Apr-17	6,615	\$362,387	\$299,234	\$33,216	\$332,450	82.57%	\$45.24	91.74%
May-17	6,628	\$360,253	\$321,971	\$33,020	\$354,991	89.37%	\$48.58	98.54%
Jun-17	6,625	\$365,067	\$303,028	\$33,462	\$336,490	83.01%	\$45.74	92.17%
Jul-17	6,643	\$362,204	\$286,211	\$33,199	\$319,410	79.02%	\$43.08	88.19%
Aug-17	6,676	\$364,312	\$333,538	\$33,393	\$366,931	91.55%	\$49.96	100.72%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,352,089	\$3,780,731	\$398,905	\$4,179,636	86.87%	\$48.38	96.04%
2017	6,647	\$2,912,884	\$2,608,783	\$266,993	\$2,875,776	89.56%	\$49.06	98.73%
Current 12 Months	6,600	\$4,349,075	\$3,764,807	\$398,632	\$4,163,439	86.57%	\$47.53	95.73%

Data Source: Delta Dental Risk Report Package 9/1/2015 - 8/31/2017

Note:

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

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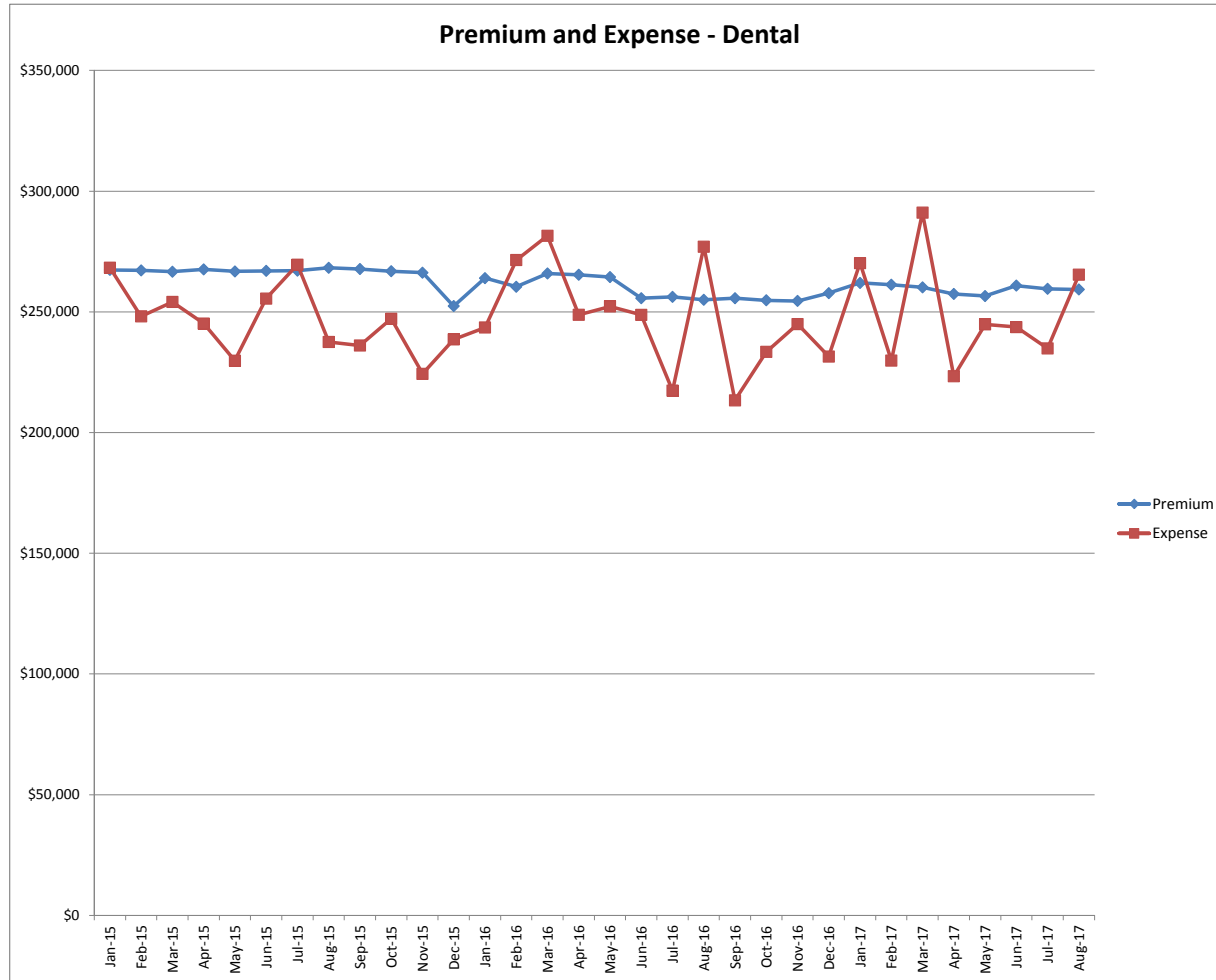


**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	4,028	\$267,397	\$244,478	\$23,818	\$268,296	91.43%	\$60.69	100.34%
Feb-15	4,021	\$267,180	\$224,353	\$23,795	\$248,148	83.97%	\$55.80	92.88%
Mar-15	4,005	\$266,629	\$230,377	\$23,745	\$254,122	86.40%	\$57.52	95.31%
Apr-15	4,015	\$267,594	\$221,323	\$23,831	\$245,154	82.71%	\$55.12	91.61%
May-15	4,014	\$266,745	\$206,014	\$23,756	\$229,770	77.23%	\$51.32	86.14%
Jun-15	4,022	\$266,999	\$231,721	\$23,778	\$255,500	86.79%	\$57.61	95.69%
Jul-15	4,018	\$267,076	\$245,750	\$23,785	\$269,535	92.02%	\$61.16	100.92%
Aug-15	4,027	\$268,254	\$213,645	\$23,890	\$237,536	79.64%	\$53.05	88.55%
Sep-15	4,030	\$267,753	\$212,231	\$23,846	\$236,076	79.26%	\$52.66	88.17%
Oct-15	4,019	\$266,848	\$223,380	\$23,765	\$247,145	83.71%	\$55.58	92.62%
Nov-15	4,008	\$266,229	\$200,617	\$23,710	\$224,327	75.35%	\$50.05	84.26%
Dec-15	4,105	\$252,415	\$215,620	\$22,990	\$238,610	85.42%	\$52.53	94.53%
Jan-16	4,093	\$263,973	\$219,349	\$24,192	\$243,541	83.10%	\$53.59	92.26%
Feb-16	4,102	\$260,397	\$247,618	\$23,863	\$271,482	95.09%	\$60.37	104.26%
Mar-16	4,082	\$265,914	\$257,151	\$24,369	\$281,519	96.70%	\$63.00	105.87%
Apr-16	4,068	\$265,372	\$224,483	\$24,319	\$248,802	84.59%	\$55.18	93.76%
May-16	4,052	\$264,418	\$228,030	\$24,232	\$252,262	86.24%	\$56.28	95.40%
Jun-16	4,068	\$255,662	\$225,332	\$23,429	\$248,761	88.14%	\$55.39	97.30%
Jul-16	4,079	\$256,217	\$193,913	\$23,480	\$217,393	75.68%	\$47.54	84.85%
Aug-16	4,083	\$255,006	\$253,622	\$23,369	\$276,991	99.46%	\$62.12	108.62%
Sep-16	4,079	\$255,657	\$189,916	\$23,429	\$213,345	74.29%	\$46.56	83.45%
Oct-16	4,059	\$254,810	\$210,098	\$23,351	\$233,450	82.45%	\$51.76	91.62%
Nov-16	4,049	\$254,546	\$221,613	\$23,327	\$244,940	87.06%	\$54.73	96.23%
Dec-16	4,062	\$257,759	\$207,871	\$23,621	\$231,492	80.65%	\$51.17	89.81%
Jan-17	4,180	\$261,977	\$246,185	\$24,008	\$270,193	93.97%	\$58.90	103.14%
Feb-17	4,173	\$261,255	\$205,885	\$23,942	\$229,827	78.81%	\$49.34	87.97%
Mar-17	4,150	\$260,156	\$267,270	\$23,841	\$291,112	102.73%	\$64.40	111.90%
Apr-17	4,137	\$257,428	\$199,752	\$23,591	\$223,344	77.60%	\$48.28	86.76%
May-17	4,153	\$256,555	\$221,333	\$23,511	\$244,844	86.27%	\$53.29	95.44%
Jun-17	4,160	\$260,899	\$219,783	\$23,909	\$243,693	84.24%	\$52.83	93.40%
Jul-17	4,157	\$259,555	\$211,078	\$23,786	\$234,864	81.32%	\$50.78	90.49%
Aug-17	4,175	\$259,293	\$241,650	\$23,762	\$265,412	93.20%	\$57.88	102.36%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	83.65%	\$55.26	92.58%
2016	4,073	\$3,109,731	\$2,678,996	\$284,981	\$2,963,977	86.15%	\$54.81	95.31%
2017	4,161	\$2,077,118	\$1,812,936	\$190,352	\$2,003,288	87.28%	\$54.47	96.45%
Current 12 Months	4,128	\$3,099,892	\$2,642,433	\$284,081	\$2,926,514	85.24%	\$53.35	94.41%

Data Source: Delta Dental Risk Report Package 9/1/2015 - 8/31/2017

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County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)
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County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	2,451	\$109,110	\$123,537	\$9,716	\$133,252	113.22%	\$50.40	122.13%
Feb-15	2,467	\$109,545	\$106,712	\$9,758	\$116,470	97.41%	\$43.26	106.32%
Mar-15	2,453	\$109,341	\$103,157	\$9,740	\$112,897	94.34%	\$42.05	103.25%
Apr-15	2,451	\$109,656	\$91,707	\$9,767	\$101,474	83.63%	\$37.42	92.54%
May-15	2,419	\$108,824	\$83,761	\$9,693	\$93,454	76.97%	\$34.63	85.88%
Jun-15	2,426	\$108,506	\$84,807	\$9,665	\$94,472	78.16%	\$34.96	87.07%
Jul-15	2,420	\$108,303	\$87,836	\$9,647	\$97,483	81.10%	\$36.30	90.01%
Aug-15	2,432	\$108,818	\$75,765	\$9,692	\$85,457	69.63%	\$31.15	78.53%
Sep-15	2,423	\$108,568	\$80,001	\$9,670	\$89,671	73.69%	\$33.02	82.59%
Oct-15	2,415	\$109,025	\$79,013	\$9,711	\$88,724	72.47%	\$32.72	81.38%
Nov-15	2,403	\$108,104	\$81,770	\$9,629	\$91,399	75.64%	\$34.03	84.55%
Dec-15	2,412	\$107,947	\$95,833	\$9,615	\$105,448	88.78%	\$39.73	97.69%
Jan-16	2,425	\$102,944	\$114,195	\$9,440	\$123,634	110.93%	\$47.09	120.10%
Feb-16	2,422	\$103,524	\$119,369	\$9,493	\$128,862	115.31%	\$49.29	124.48%
Mar-16	2,417	\$102,853	\$109,408	\$9,432	\$118,839	106.37%	\$45.27	115.54%
Apr-16	2,455	\$103,266	\$89,399	\$9,469	\$98,868	86.57%	\$36.42	95.74%
May-16	2,443	\$104,159	\$86,359	\$9,551	\$95,911	82.91%	\$35.35	92.08%
Jun-16	2,444	\$103,679	\$83,504	\$9,507	\$93,012	80.54%	\$34.17	89.71%
Jul-16	2,449	\$104,328	\$68,842	\$9,567	\$78,409	65.99%	\$28.11	75.16%
Aug-16	2,450	\$104,188	\$104,133	\$9,554	\$113,687	99.95%	\$42.50	109.12%
Sep-16	2,448	\$104,075	\$70,908	\$9,544	\$80,452	68.13%	\$28.97	77.30%
Oct-16	2,434	\$102,961	\$82,218	\$9,442	\$91,660	79.85%	\$33.78	89.02%
Nov-16	2,446	\$102,392	\$87,319	\$9,389	\$96,708	85.28%	\$35.70	94.45%
Dec-16	2,445	\$103,990	\$86,082	\$9,536	\$95,618	82.78%	\$35.21	91.95%
Jan-17	2,505	\$105,238	\$128,457	\$9,651	\$138,108	122.06%	\$51.28	131.23%
Feb-17	2,491	\$105,336	\$100,939	\$9,660	\$110,598	95.83%	\$40.52	105.00%
Mar-17	2,493	\$104,698	\$116,065	\$9,601	\$125,666	110.86%	\$46.56	120.03%
Apr-17	2,478	\$104,958	\$99,482	\$9,625	\$109,107	94.78%	\$40.15	103.95%
May-17	2,475	\$103,698	\$100,639	\$9,509	\$110,148	97.05%	\$40.66	106.22%
Jun-17	2,465	\$104,168	\$83,245	\$9,552	\$92,797	79.91%	\$33.77	89.08%
Jul-17	2,486	\$102,649	\$75,133	\$9,413	\$84,546	73.19%	\$30.22	82.36%
Aug-17	2,501	\$105,019	\$91,888	\$9,630	\$101,519	87.50%	\$36.74	96.67%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	83.78%	\$37.50	92.68%
2016	2,440	\$1,242,358	\$1,101,735	\$113,923	\$1,215,658	88.68%	\$37.63	97.85%
2017	2,487	\$835,765	\$795,847	\$76,641	\$872,488	95.22%	\$40.00	104.39%
Current 12 Months	2,472	\$1,249,184	\$1,122,374	\$114,551	\$1,236,925	89.85%	\$37.83	99.02%

Data Source: Delta Dental Risk Report Package 9/1/2015 - 8/31/2017

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