



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

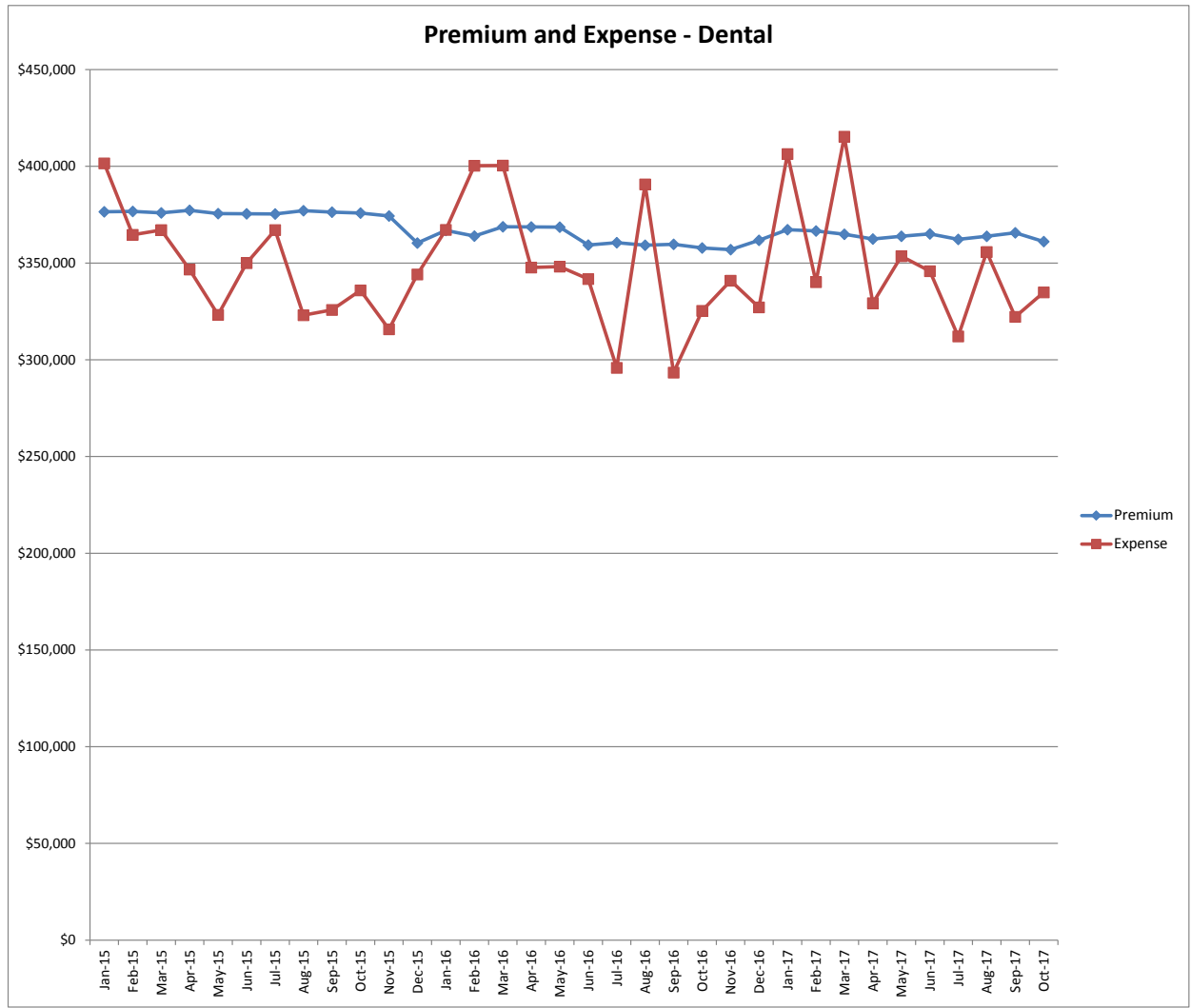
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	6,479	\$376,507	\$368,015	\$33,534	\$401,549	97.74%	\$56.80	106.65%
Feb-15	6,488	\$376,725	\$331,065	\$33,553	\$364,618	87.88%	\$51.03	96.79%
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	\$260,419	\$32,972	\$293,391	72.39%	\$39.90	81.56%
Oct-16	6,493	\$357,772	\$292,525	\$32,793	\$325,318	81.76%	\$45.05	90.93%
Nov-16	6,495	\$356,937	\$308,176	\$32,716	\$340,893	86.34%	\$47.45	95.50%
Dec-16	6,507	\$361,750	\$293,991	\$33,157	\$327,148	81.27%	\$45.18	90.43%
Jan-17	6,685	\$367,216	\$372,687	\$33,659	\$406,346	101.49%	\$55.75	110.66%
Feb-17	6,664	\$366,591	\$306,557	\$33,602	\$340,158	83.62%	\$46.00	92.79%
Mar-17	6,643	\$364,855	\$381,906	\$33,442	\$415,349	104.67%	\$57.49	113.84%
Apr-17	6,615	\$362,387	\$296,078	\$33,216	\$329,294	81.70%	\$44.76	90.87%
May-17	6,628	\$363,812	\$320,207	\$33,347	\$353,554	88.01%	\$48.31	97.18%
Jun-17	6,624	\$365,067	\$312,349	\$33,462	\$345,810	85.56%	\$47.15	94.73%
Jul-17	6,641	\$362,204	\$278,902	\$33,199	\$312,101	77.00%	\$42.00	86.17%
Aug-17	6,664	\$363,859	\$322,344	\$33,351	\$355,695	88.59%	\$48.37	97.76%
Sep-17	6,653	\$365,677	\$288,718	\$33,518	\$322,236	78.95%	\$43.40	88.12%
Oct-17	6,625	\$361,119	\$301,793	\$33,100	\$334,893	83.57%	\$45.55	92.74%
<b>2015</b>	<b>6,457</b>	<b>\$4,496,865</b>	<b>\$3,763,409</b>	<b>\$401,012</b>	<b>\$4,164,420</b>	<b>83.69%</b>	<b>\$48.57</b>	<b>92.61%</b>
<b>2016</b>	<b>6,513</b>	<b>\$4,352,089</b>	<b>\$3,779,819</b>	<b>\$398,905</b>	<b>\$4,178,724</b>	<b>86.85%</b>	<b>\$48.36</b>	<b>96.02%</b>
<b>2017</b>	<b>6,644</b>	<b>\$3,642,786</b>	<b>\$3,181,540</b>	<b>\$333,896</b>	<b>\$3,515,435</b>	<b>87.34%</b>	<b>\$47.88</b>	<b>96.50%</b>
<b>Current 12 Months</b>	<b>6,620</b>	<b>\$4,361,473</b>	<b>\$3,783,707</b>	<b>\$399,769</b>	<b>\$4,183,476</b>	<b>86.75%</b>	<b>\$47.63</b>	<b>95.92%</b>

Data Source: Delta Dental Risk Report Package through 10/31/2017

Note:

1. The above figures include all the divisions under the County of Fresno and County of Tulare.
2. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
3. The incurred claims includes estimate for incurred but unreported (IBUR).

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



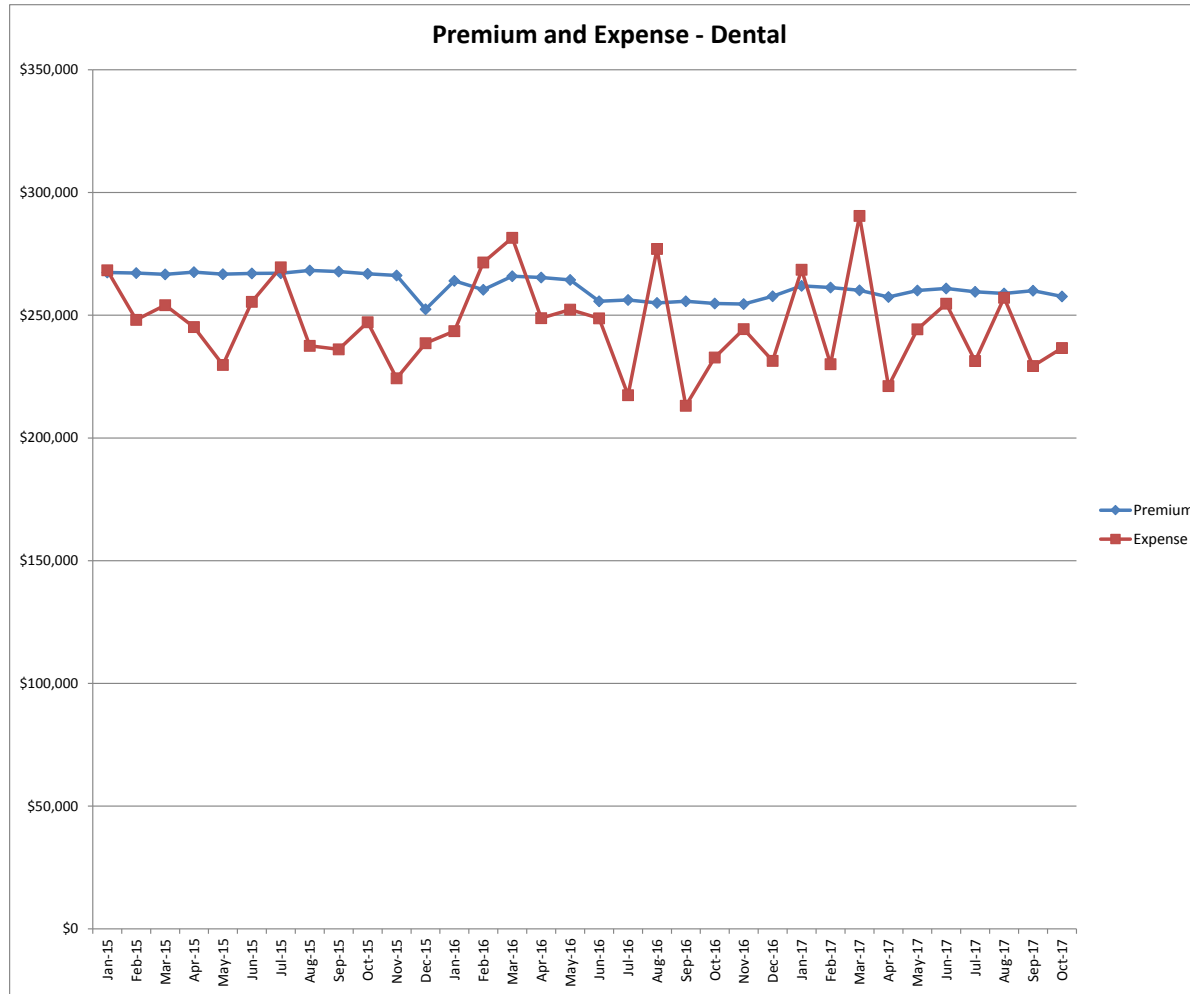


**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Premium and Claims Report - Dental PPO  
County of Fresno**

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	\$189,691	\$23,429	\$213,120	74.20%	\$46.50	83.36%
Oct-16	4,059	\$254,810	\$209,463	\$23,351	\$232,814	82.20%	\$51.60	91.37%
Nov-16	4,049	\$254,546	\$220,989	\$23,327	\$244,316	86.82%	\$54.58	95.98%
Dec-16	4,062	\$257,759	\$207,767	\$23,621	\$231,388	80.61%	\$51.15	89.77%
Jan-17	4,180	\$261,977	\$244,544	\$24,008	\$268,552	93.35%	\$58.50	102.51%
Feb-17	4,173	\$261,255	\$206,138	\$23,942	\$230,080	78.90%	\$49.40	88.07%
Mar-17	4,150	\$260,156	\$266,623	\$23,841	\$290,465	102.49%	\$64.25	111.65%
Apr-17	4,137	\$257,428	\$197,543	\$23,591	\$221,135	76.74%	\$47.75	85.90%
May-17	4,153	\$260,114	\$220,412	\$23,837	\$244,249	84.74%	\$53.07	93.90%
Jun-17	4,160	\$260,899	\$230,785	\$23,909	\$254,695	88.46%	\$55.48	97.62%
Jul-17	4,157	\$259,555	\$207,555	\$23,786	\$231,341	79.97%	\$49.93	89.13%
Aug-17	4,164	\$258,892	\$233,434	\$23,726	\$257,160	90.17%	\$56.06	99.33%
Sep-17	4,161	\$260,008	\$205,445	\$23,828	\$229,273	79.01%	\$49.37	88.18%
Oct-17	4,138	\$257,674	\$213,045	\$23,614	\$236,659	82.68%	\$51.49	91.84%
<b>2015</b>	<b>4,026</b>	<b>\$3,191,118</b>	<b>\$2,669,510</b>	<b>\$284,709</b>	<b>\$2,954,219</b>	<b>83.65%</b>	<b>\$55.26</b>	<b>92.58%</b>
<b>2016</b>	<b>4,073</b>	<b>\$3,109,731</b>	<b>\$2,677,408</b>	<b>\$284,981</b>	<b>\$2,962,390</b>	<b>86.10%</b>	<b>\$54.78</b>	<b>95.26%</b>
<b>2017</b>	<b>4,157</b>	<b>\$2,597,959</b>	<b>\$2,225,525</b>	<b>\$238,084</b>	<b>\$2,463,608</b>	<b>85.66%</b>	<b>\$53.53</b>	<b>94.83%</b>
<b>Current 12 Months</b>	<b>4,140</b>	<b>\$3,110,264</b>	<b>\$2,654,280</b>	<b>\$285,032</b>	<b>\$2,939,312</b>	<b>85.34%</b>	<b>\$53.42</b>	<b>94.50%</b>

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County of Fresno**





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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	\$70,728	\$9,544	\$80,272	67.96%	\$28.89	77.13%
Oct-16	2,434	\$102,961	\$83,062	\$9,442	\$92,504	80.67%	\$34.13	89.84%
Nov-16	2,446	\$102,392	\$87,188	\$9,389	\$96,577	85.15%	\$35.65	94.32%
Dec-16	2,445	\$103,990	\$86,224	\$9,536	\$95,760	82.92%	\$35.27	92.09%
Jan-17	2,505	\$105,238	\$128,143	\$9,651	\$137,794	121.76%	\$51.15	130.93%
Feb-17	2,491	\$105,336	\$100,419	\$9,660	\$110,078	95.33%	\$40.31	104.50%
Mar-17	2,493	\$104,698	\$115,283	\$9,601	\$124,884	110.11%	\$46.24	119.28%
Apr-17	2,478	\$104,958	\$98,535	\$9,625	\$108,160	93.88%	\$39.76	103.05%
May-17	2,475	\$103,698	\$99,795	\$9,509	\$109,305	96.24%	\$40.32	105.41%
Jun-17	2,464	\$104,168	\$81,564	\$9,552	\$91,116	78.30%	\$33.10	87.47%
Jul-17	2,484	\$102,649	\$71,346	\$9,413	\$80,759	69.51%	\$28.72	78.68%
Aug-17	2,500	\$104,967	\$88,910	\$9,626	\$98,535	84.70%	\$35.56	93.87%
Sep-17	2,492	\$105,670	\$83,273	\$9,690	\$92,963	78.80%	\$33.42	87.98%
Oct-17	2,487	\$103,445	\$88,748	\$9,486	\$98,234	85.79%	\$35.68	94.96%
<b>2015</b>	<b>2,431</b>	<b>\$1,305,746</b>	<b>\$1,093,899</b>	<b>\$116,302</b>	<b>\$1,210,201</b>	<b>83.78%</b>	<b>\$37.50</b>	<b>92.68%</b>
<b>2016</b>	<b>2,440</b>	<b>\$1,242,358</b>	<b>\$1,102,411</b>	<b>\$113,923</b>	<b>\$1,216,334</b>	<b>88.74%</b>	<b>\$37.65</b>	<b>97.91%</b>
<b>2017</b>	<b>2,487</b>	<b>\$1,044,828</b>	<b>\$956,015</b>	<b>\$95,812</b>	<b>\$1,051,827</b>	<b>91.50%</b>	<b>\$38.44</b>	<b>100.67%</b>
<b>Current 12 Months</b>	<b>2,480</b>	<b>\$1,251,209</b>	<b>\$1,129,427</b>	<b>\$114,737</b>	<b>\$1,244,164</b>	<b>90.27%</b>	<b>\$37.95</b>	<b>99.44%</b>

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County of Tulare**

