



**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report - 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	\$333,287	\$33,632	\$366,919	90.83%	\$51.13	100.00%
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	\$313,611	\$33,788	\$347,399	85.07%	\$48.08	94.24%
May-16	6,495	\$368,577	\$314,389	\$33,783	\$348,172	85.30%	\$48.40	94.46%
Jun-16	6,512	\$359,340	\$309,557	\$32,936	\$342,493	86.15%	\$47.54	95.31%
Jul-16	6,528	\$360,546	\$263,898	\$33,047	\$296,945	73.19%	\$40.43	82.36%
Aug-16	6,533	\$359,193	\$359,406	\$32,923	\$392,329	100.06%	\$55.01	109.22%
Sep-16	6,527	\$359,733	\$262,453	\$32,972	\$295,425	72.96%	\$40.21	82.12%
Oct-16	6,493	\$357,772	\$292,506	\$32,793	\$325,299	81.76%	\$45.05	90.92%
Nov-16	6,495	\$356,937	\$309,886	\$32,716	\$342,602	86.82%	\$47.71	95.98%
Dec-16	6,507	\$358,208	\$297,652	\$32,833	\$330,485	83.09%	\$45.74	92.26%
Jan-17	6,686	\$368,568	\$379,201	\$33,783	\$412,984	102.89%	\$56.72	112.05%
Feb-17	6,664	\$368,331	\$307,216	\$33,761	\$340,977	83.41%	\$46.10	92.57%
Mar-17	6,643	\$363,569	\$372,455	\$33,325	\$405,780	102.44%	\$56.07	111.61%
Apr-17	6,616	\$363,058	\$294,075	\$33,278	\$327,353	81.00%	\$44.45	90.17%
May-17	6,639	\$361,092	\$320,669	\$33,097	\$353,766	88.81%	\$48.30	97.97%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,348,547	\$3,790,190	\$398,580	\$4,188,770	87.16%	\$48.50	96.33%
2017	6,650	\$1,824,619	\$1,673,616	\$167,243	\$1,840,860	91.72%	\$50.34	100.89%
Current 12 Months	6,570	\$4,336,348	\$3,768,973	\$397,464	\$4,166,437	86.92%	\$47.80	96.08%

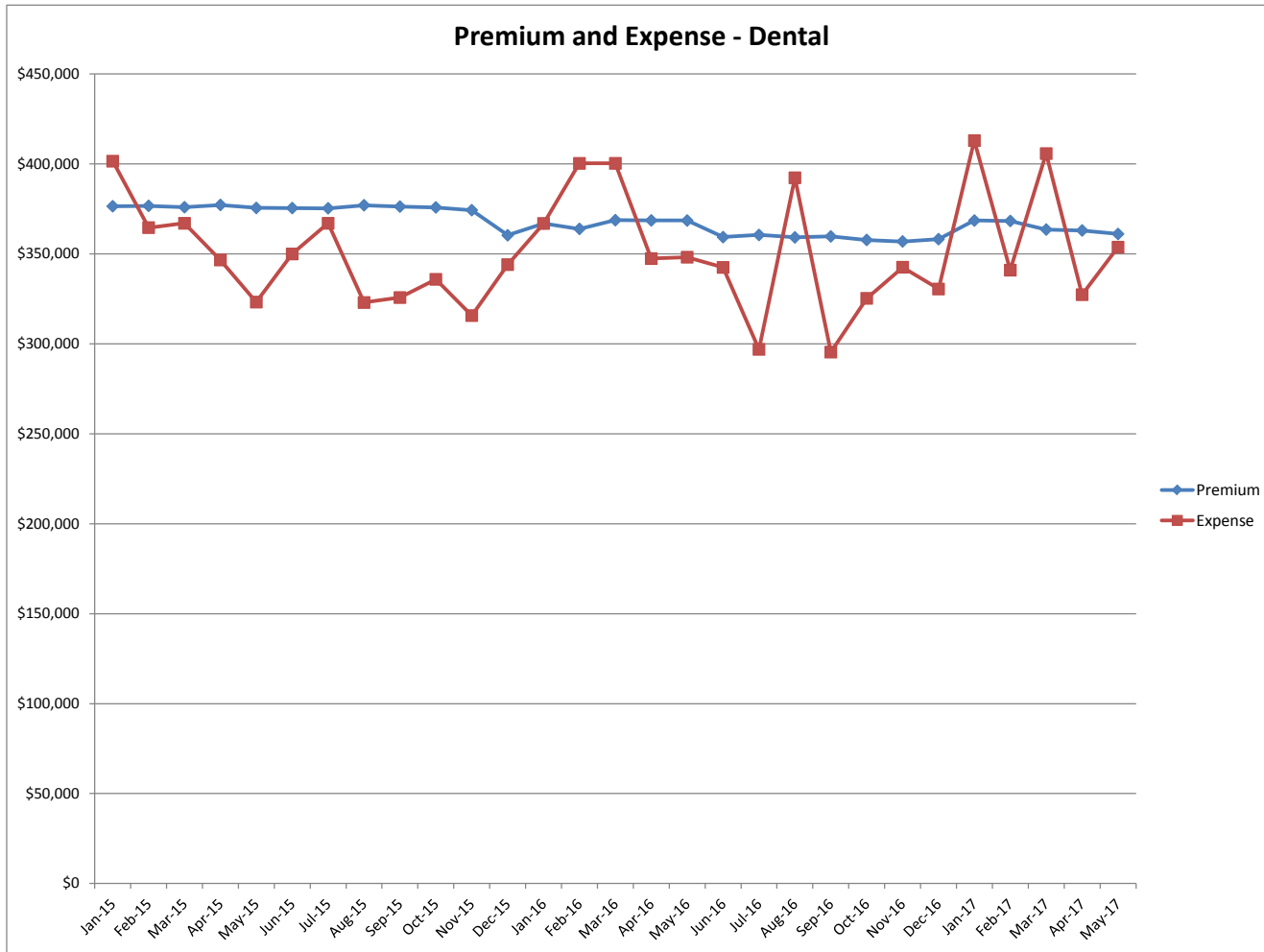
Data Source: Delta Dental Risk Report Package 04-2015 and 05-2017.

Note:

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



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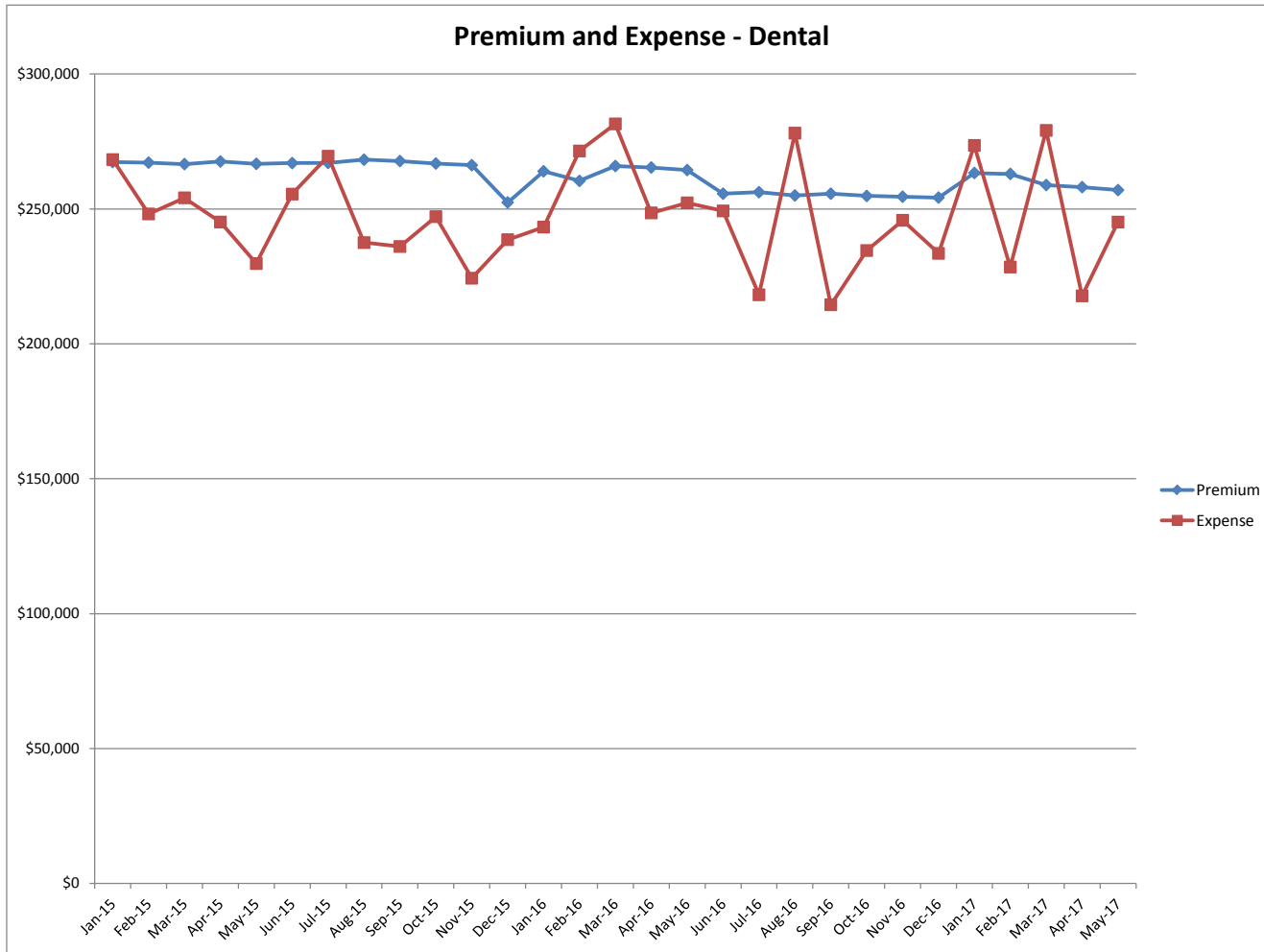


**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report - PPO
County of Fresno**

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	\$219,092	\$24,192	\$243,284	83.00%	\$53.53	92.16%
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	\$224,212	\$24,319	\$248,531	84.49%	\$55.12	93.65%
May-16	4,052	\$264,418	\$228,030	\$24,232	\$252,262	86.24%	\$56.28	95.40%
Jun-16	4,068	\$255,662	\$225,832	\$23,429	\$249,261	88.33%	\$55.51	97.50%
Jul-16	4,079	\$256,217	\$194,706	\$23,480	\$218,187	75.99%	\$47.73	85.16%
Aug-16	4,083	\$255,006	\$254,733	\$23,369	\$278,102	99.89%	\$62.39	109.06%
Sep-16	4,079	\$255,657	\$191,075	\$23,429	\$214,504	74.74%	\$46.84	83.90%
Oct-16	4,059	\$254,810	\$211,243	\$23,351	\$234,594	82.90%	\$52.04	92.07%
Nov-16	4,049	\$254,546	\$222,472	\$23,327	\$245,799	87.40%	\$54.94	96.56%
Dec-16	4,062	\$254,218	\$210,240	\$23,297	\$233,537	82.70%	\$51.76	91.87%
Jan-17	4,181	\$263,330	\$249,408	\$24,132	\$273,540	94.71%	\$59.65	103.88%
Feb-17	4,173	\$262,994	\$204,369	\$24,101	\$228,470	77.71%	\$48.97	86.87%
Mar-17	4,150	\$258,871	\$255,385	\$23,724	\$279,108	98.65%	\$61.54	107.82%
Apr-17	4,138	\$258,100	\$194,143	\$23,653	\$217,796	75.22%	\$46.92	84.38%
May-17	4,158	\$256,997	\$221,585	\$23,552	\$245,137	86.22%	\$53.29	95.39%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	83.65%	\$55.26	92.58%
2016	4,073	\$3,106,190	\$2,686,405	\$284,657	\$2,971,061	86.49%	\$54.96	95.65%
2017	4,160	\$1,300,292	\$1,124,889	\$119,162	\$1,244,051	86.51%	\$54.08	95.67%
Current 12 Months	4,107	\$3,086,408	\$2,635,190	\$282,844	\$2,918,034	85.38%	\$53.47	94.54%

Data Source: Delta Dental Risk Report Package 04-2015 and 05-2017.

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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	\$83,724	\$9,507	\$93,232	80.75%	\$34.26	89.92%
Jul-16	2,449	\$104,328	\$69,192	\$9,567	\$78,759	66.32%	\$28.25	75.49%
Aug-16	2,450	\$104,188	\$104,673	\$9,554	\$114,227	100.47%	\$42.72	109.64%
Sep-16	2,448	\$104,075	\$71,378	\$9,544	\$80,922	68.58%	\$29.16	77.75%
Oct-16	2,434	\$102,961	\$81,263	\$9,442	\$90,705	78.93%	\$33.39	88.10%
Nov-16	2,446	\$102,392	\$87,414	\$9,389	\$96,803	85.37%	\$35.74	94.54%
Dec-16	2,445	\$103,990	\$87,412	\$9,536	\$96,948	84.06%	\$35.75	93.23%
Jan-17	2,505	\$105,238	\$129,794	\$9,651	\$139,444	123.33%	\$51.81	132.50%
Feb-17	2,491	\$105,336	\$102,848	\$9,660	\$112,507	97.64%	\$41.29	106.81%
Mar-17	2,493	\$104,698	\$117,070	\$9,601	\$126,671	111.82%	\$46.96	120.99%
Apr-17	2,478	\$104,958	\$99,932	\$9,625	\$109,557	95.21%	\$40.33	104.38%
May-17	2,481	\$104,096	\$99,084	\$9,546	\$108,629	95.19%	\$39.94	104.36%
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	\$1,103,785	\$113,923	\$1,217,709	88.85%	\$37.70	98.02%
2017	2,490	\$524,327	\$548,727	\$48,081	\$596,809	104.65%	\$44.08	113.82%
Current 12 Months	2,464	\$1,249,940	\$1,133,783	\$114,620	\$1,248,403	90.71%	\$38.35	99.88%

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