



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

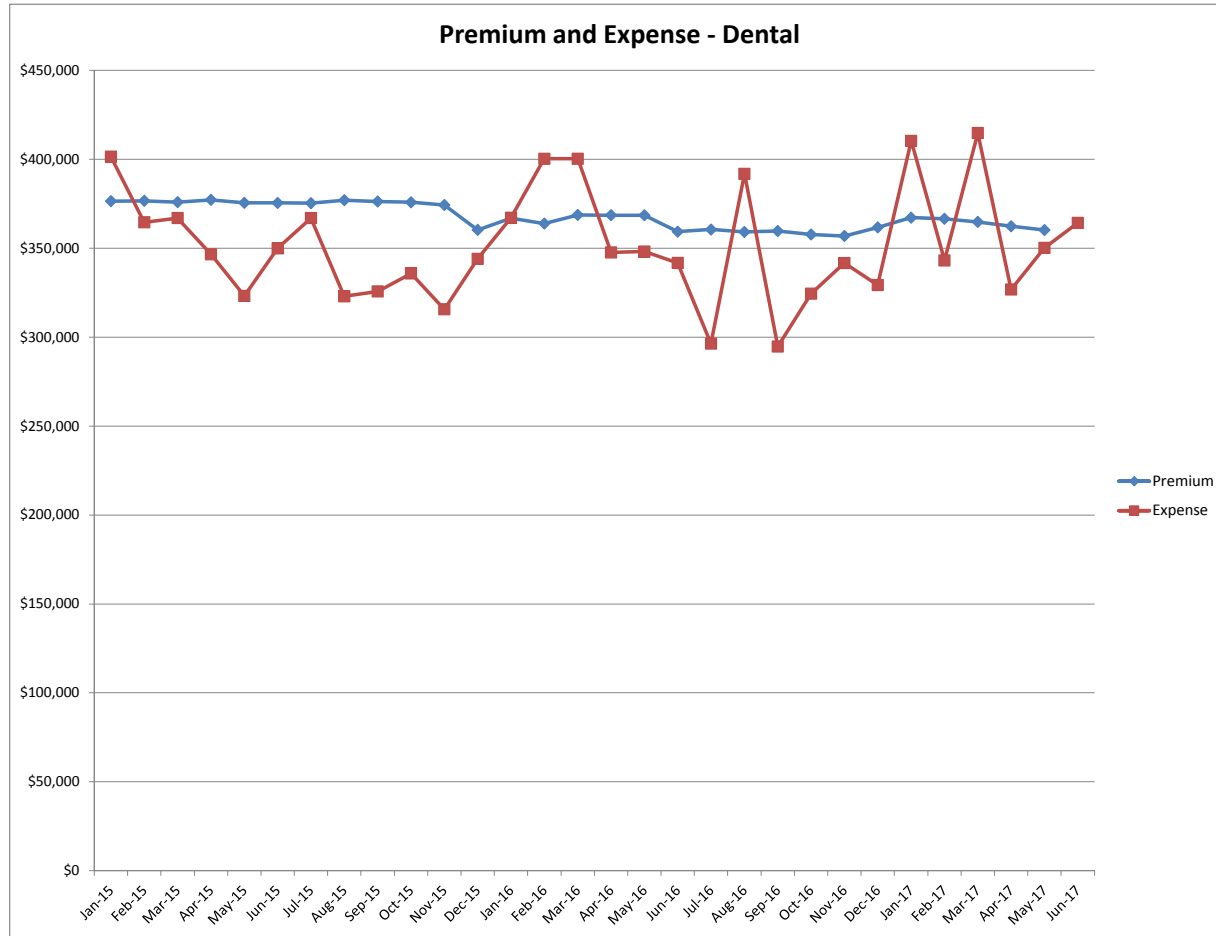
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	6,479	\$376,507	\$368,015	\$33,534	\$401,549	97.74%	\$56.80	106.65%
Feb-15	6,488	\$376,725	\$331,065	\$33,553	\$364,618	87.88%	\$51.03	96.79%
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	\$263,375	\$33,047	\$296,422	73.05%	\$40.35	82.21%
Aug-16	6,533	\$359,193	\$358,945	\$32,923	\$391,868	99.93%	\$54.94	109.10%
Sep-16	6,527	\$359,733	\$261,793	\$32,972	\$294,765	72.77%	\$40.11	81.94%
Oct-16	6,493	\$357,772	\$291,703	\$32,793	\$324,496	81.53%	\$44.93	90.70%
Nov-16	6,495	\$356,937	\$308,991	\$32,716	\$341,707	86.57%	\$47.57	95.73%
Dec-16	6,507	\$361,750	\$296,195	\$33,157	\$329,353	81.88%	\$45.52	91.04%
Jan-17	6,686	\$367,216	\$376,747	\$33,659	\$410,405	102.60%	\$56.35	111.76%
Feb-17	6,664	\$366,591	\$309,566	\$33,602	\$343,168	84.44%	\$46.45	93.61%
Mar-17	6,643	\$364,855	\$381,395	\$33,442	\$414,838	104.53%	\$57.41	113.70%
Apr-17	6,617	\$362,387	\$293,628	\$33,216	\$326,845	81.03%	\$44.37	90.19%
May-17	6,628	\$360,253	\$317,224	\$33,020	\$350,244	88.06%	\$47.86	97.22%
Jun-17	6,626	\$364,905	\$330,856	\$33,447	\$364,303	90.67%	\$49.93	99.83%
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	\$3,785,199	\$398,905	\$4,184,104	86.97%	\$48.43	96.14%
2017	6,644	\$2,186,206	\$2,009,416	\$200,386	\$2,209,802	91.91%	\$50.41	101.08%
Current 12 Months	6,579	\$4,342,137	\$3,790,417	\$397,995	\$4,188,412	87.29%	\$48.01	96.46%

Data Source: Delta Dental Risk Report Package 7/1/2015 - 6/30/2017

Note:

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

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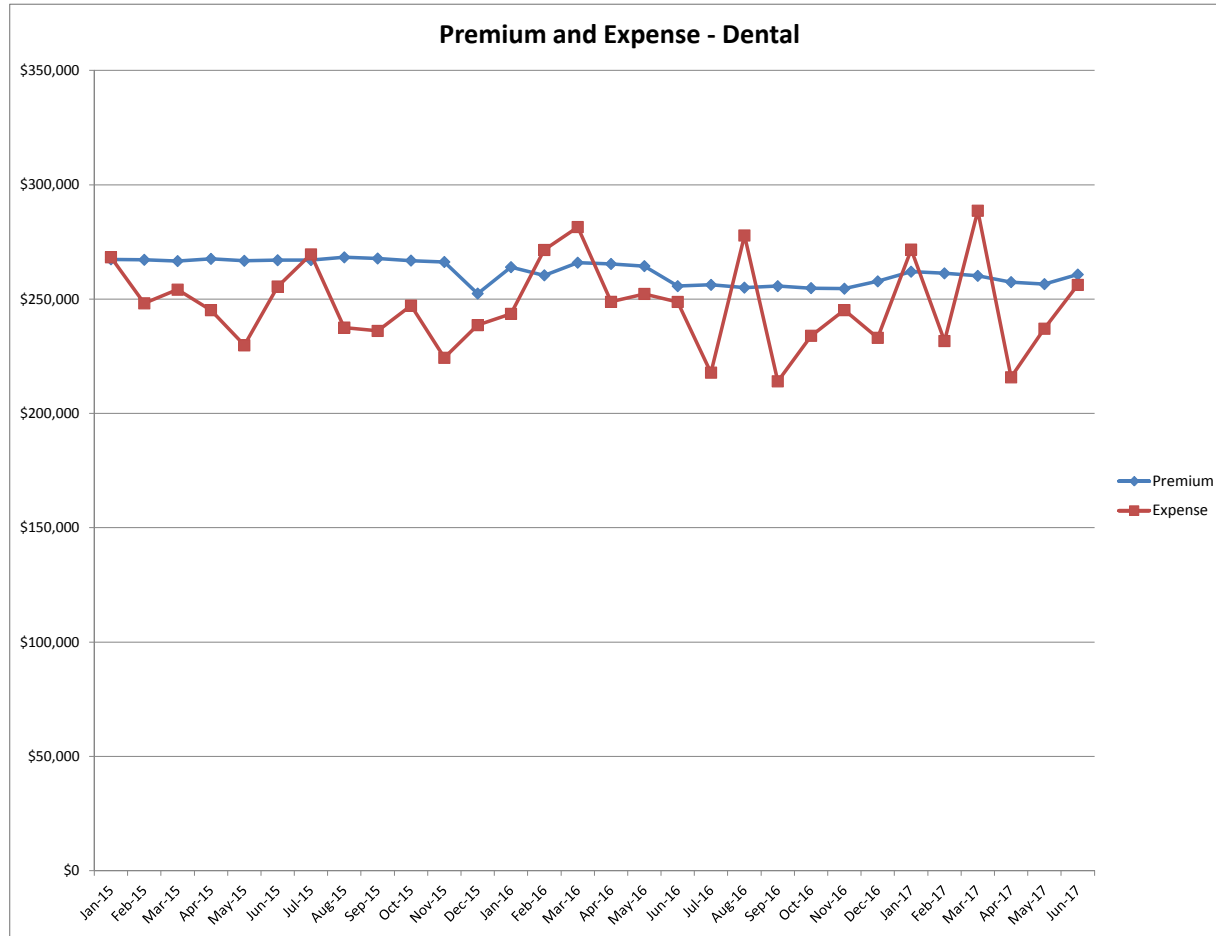


**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report - Dental PPO
County of Fresno**

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	\$194,353	\$23,480	\$217,833	75.85%	\$47.65	85.02%
Aug-16	4,083	\$255,006	\$254,452	\$23,369	\$277,821	99.78%	\$62.32	108.95%
Sep-16	4,079	\$255,657	\$190,605	\$23,429	\$214,034	74.55%	\$46.73	83.72%
Oct-16	4,059	\$254,810	\$210,605	\$23,351	\$233,957	82.65%	\$51.89	91.82%
Nov-16	4,049	\$254,546	\$221,842	\$23,327	\$245,169	87.15%	\$54.79	96.32%
Dec-16	4,062	\$257,759	\$209,443	\$23,621	\$233,065	81.26%	\$51.56	90.42%
Jan-17	4,181	\$261,977	\$247,634	\$24,008	\$271,642	94.53%	\$59.23	103.69%
Feb-17	4,173	\$261,255	\$207,711	\$23,942	\$231,653	79.51%	\$49.77	88.67%
Mar-17	4,150	\$260,156	\$264,810	\$23,841	\$288,651	101.79%	\$63.81	110.95%
Apr-17	4,139	\$257,428	\$192,196	\$23,591	\$215,788	74.66%	\$46.44	83.82%
May-17	4,152	\$256,555	\$213,540	\$23,511	\$237,051	83.23%	\$51.43	92.40%
Jun-17	4,160	\$260,737	\$232,308	\$23,895	\$256,203	89.10%	\$55.84	98.26%
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	\$2,683,264	\$284,981	\$2,968,246	86.29%	\$54.90	95.45%
2017	4,159	\$1,558,109	\$1,358,198	\$142,789	\$1,500,987	87.17%	\$54.43	96.33%
Current 12 Months	4,114	\$3,092,105	\$2,639,499	\$283,366	\$2,922,865	85.36%	\$53.47	94.53%

Data Source: Delta Dental Risk Report Package 7/1/2015 - 6/30/2017

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





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Delta Premium and Claims Report - Dental PPO
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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	\$69,022	\$9,567	\$78,589	66.16%	\$28.18	75.53%
Aug-16	2,450	\$104,188	\$104,493	\$9,554	\$114,047	100.29%	\$42.65	109.46%
Sep-16	2,448	\$104,075	\$71,188	\$9,544	\$80,732	68.40%	\$29.08	77.57%
Oct-16	2,434	\$102,961	\$81,097	\$9,442	\$90,539	78.76%	\$33.32	87.93%
Nov-16	2,446	\$102,392	\$87,149	\$9,389	\$96,538	85.11%	\$35.63	94.28%
Dec-16	2,445	\$103,990	\$86,752	\$9,536	\$96,288	83.42%	\$35.48	92.59%
Jan-17	2,505	\$105,238	\$129,113	\$9,651	\$138,763	122.69%	\$51.54	131.86%
Feb-17	2,491	\$105,336	\$101,856	\$9,660	\$111,515	96.70%	\$40.89	105.87%
Mar-17	2,493	\$104,698	\$116,586	\$9,601	\$126,186	111.35%	\$46.77	120.52%
Apr-17	2,478	\$104,958	\$101,432	\$9,625	\$111,057	96.64%	\$40.93	105.81%
May-17	2,476	\$103,698	\$103,684	\$9,509	\$113,193	99.99%	\$41.88	109.16%
Jun-17	2,466	\$104,168	\$98,548	\$9,552	\$108,100	94.60%	\$39.96	103.77%
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	\$1,101,935	\$113,923	\$1,215,858	88.70%	\$37.64	97.87%
2017	2,485	\$628,097	\$651,218	\$57,597	\$708,815	103.68%	\$43.68	112.85%
Current 12 Months	2,465	\$1,250,031	\$1,150,918	\$114,628	\$1,265,547	92.07%	\$38.91	101.24%

Data Source: Delta Dental Risk Report Package 7/1/2015 - 6/30/2017

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