



**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report as of August 2018
County of Fresno and County of Tulare**

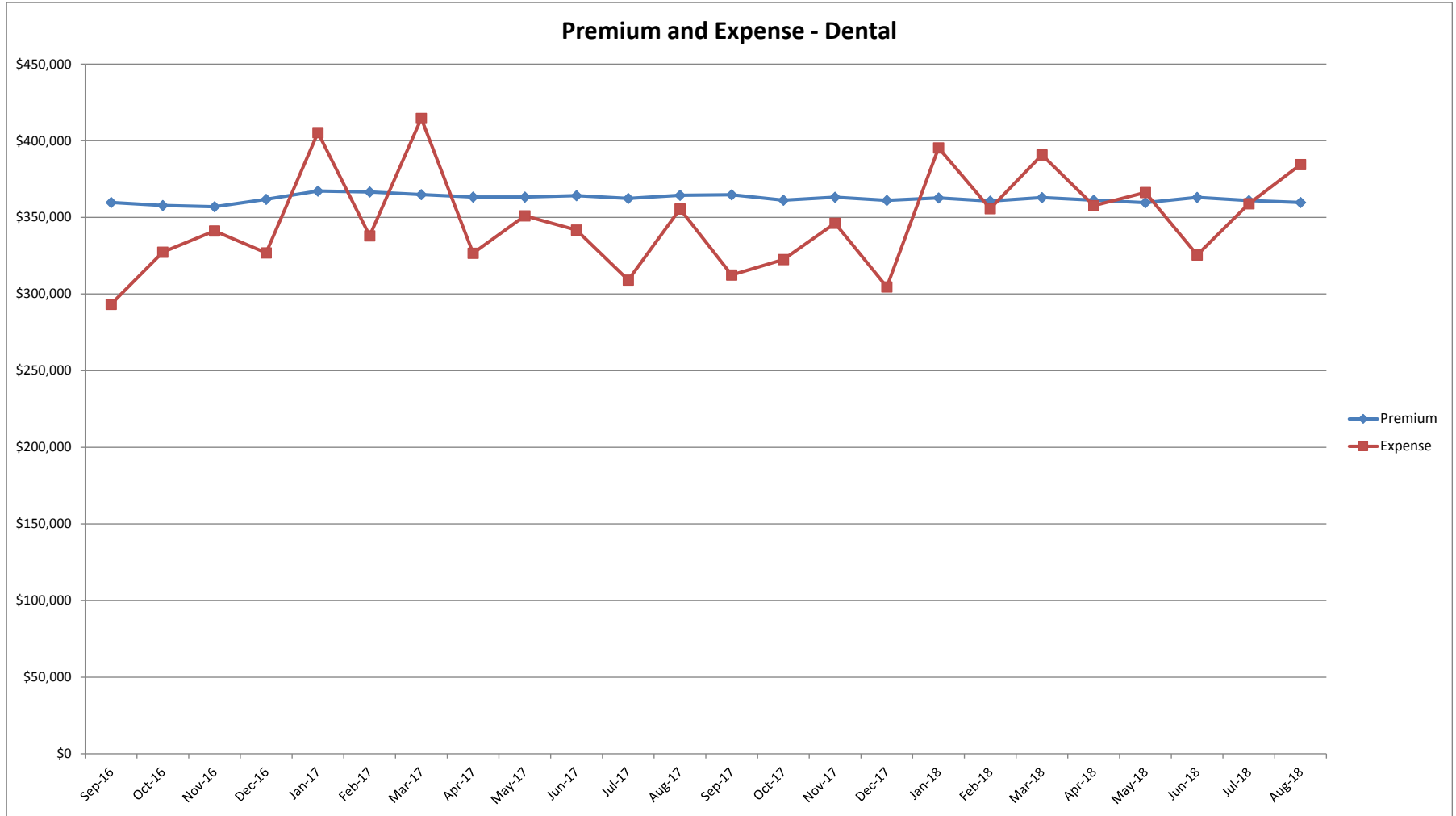
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	6,527	\$359,733	\$260,342	\$32,972	\$293,315	72.37%	\$39.89	81.54%
Oct-16	6,493	\$357,772	\$294,543	\$32,793	\$327,336	82.33%	\$45.36	91.49%
Nov-16	6,495	\$356,937	\$308,387	\$32,716	\$341,103	86.40%	\$47.48	95.56%
Dec-16	6,507	\$361,750	\$293,722	\$33,157	\$326,880	81.19%	\$45.14	90.36%
Jan-17	6,685	\$367,216	\$371,673	\$33,659	\$405,331	101.21%	\$55.60	110.38%
Feb-17	6,664	\$366,591	\$304,313	\$33,602	\$337,914	83.01%	\$45.67	92.18%
Mar-17	6,643	\$364,855	\$381,131	\$33,442	\$414,573	104.46%	\$57.37	113.63%
Apr-17	6,615	\$363,316	\$293,313	\$33,301	\$326,614	80.73%	\$44.34	89.90%
May-17	6,628	\$363,243	\$317,709	\$33,294	\$351,004	87.46%	\$47.93	96.63%
Jun-17	6,624	\$364,211	\$308,364	\$33,383	\$341,747	84.67%	\$46.55	93.83%
Jul-17	6,642	\$362,305	\$275,891	\$33,209	\$309,100	76.15%	\$41.54	85.31%
Aug-17	6,665	\$364,405	\$322,106	\$33,401	\$355,507	88.39%	\$48.33	97.56%
Sep-17	6,652	\$364,732	\$278,990	\$33,436	\$312,426	76.49%	\$41.94	85.66%
Oct-17	6,629	\$361,188	\$289,411	\$33,113	\$322,524	80.13%	\$43.66	89.30%
Nov-17	6,668	\$363,185	\$313,152	\$33,025	\$346,178	86.22%	\$46.96	95.32%
Dec-17	6,695	\$361,056	\$271,665	\$32,881	\$304,547	75.24%	\$40.58	84.35%
Jan-18	6,772	\$362,752	\$362,285	\$33,042	\$395,328	99.87%	\$53.50	108.98%
Feb-18	6,769	\$360,616	\$322,901	\$32,861	\$355,761	89.54%	\$47.70	98.65%
Mar-18	6,764	\$362,895	\$357,703	\$33,060	\$390,763	98.57%	\$52.88	107.68%
Apr-18	6,757	\$361,170	\$324,728	\$32,903	\$357,631	89.91%	\$48.06	99.02%
May-18	6,766	\$359,643	\$333,516	\$32,764	\$366,279	92.74%	\$49.29	101.85%
Jun-18	6,763	\$363,022	\$292,364	\$33,071	\$325,436	80.54%	\$43.23	89.65%
Jul-18	6,769	\$360,960	\$326,004	\$32,883	\$358,887	90.32%	\$48.16	99.43%
Aug-18	6,793	\$359,745	\$351,720	\$32,773	\$384,492	97.77%	\$51.78	106.88%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	83.69%	\$48.57	92.61%
2016	6,513	\$4,352,090	\$3,781,762	\$398,905	\$4,180,667	86.90%	\$48.39	96.06%
2017	6,651	\$4,366,302	\$3,727,719	\$399,748	\$4,127,466	85.37%	\$46.71	94.53%
2018 YTD	6,769	\$2,890,803	\$2,671,220	\$263,357	\$2,934,577	92.40%	\$49.33	101.51%
Current 12 Months	6,733	\$4,340,964	\$3,824,439	\$395,813	\$4,220,252	88.10%	\$47.33	97.22%

Data Source: Delta Dental Risk Report Package

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).
4. The Delta Admin fee is an estimate amount using 0.0911 of monthly premium, starting Mar-2018.

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report as of August 2018
County of Fresno and County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report as of August 2018
County of Fresno**

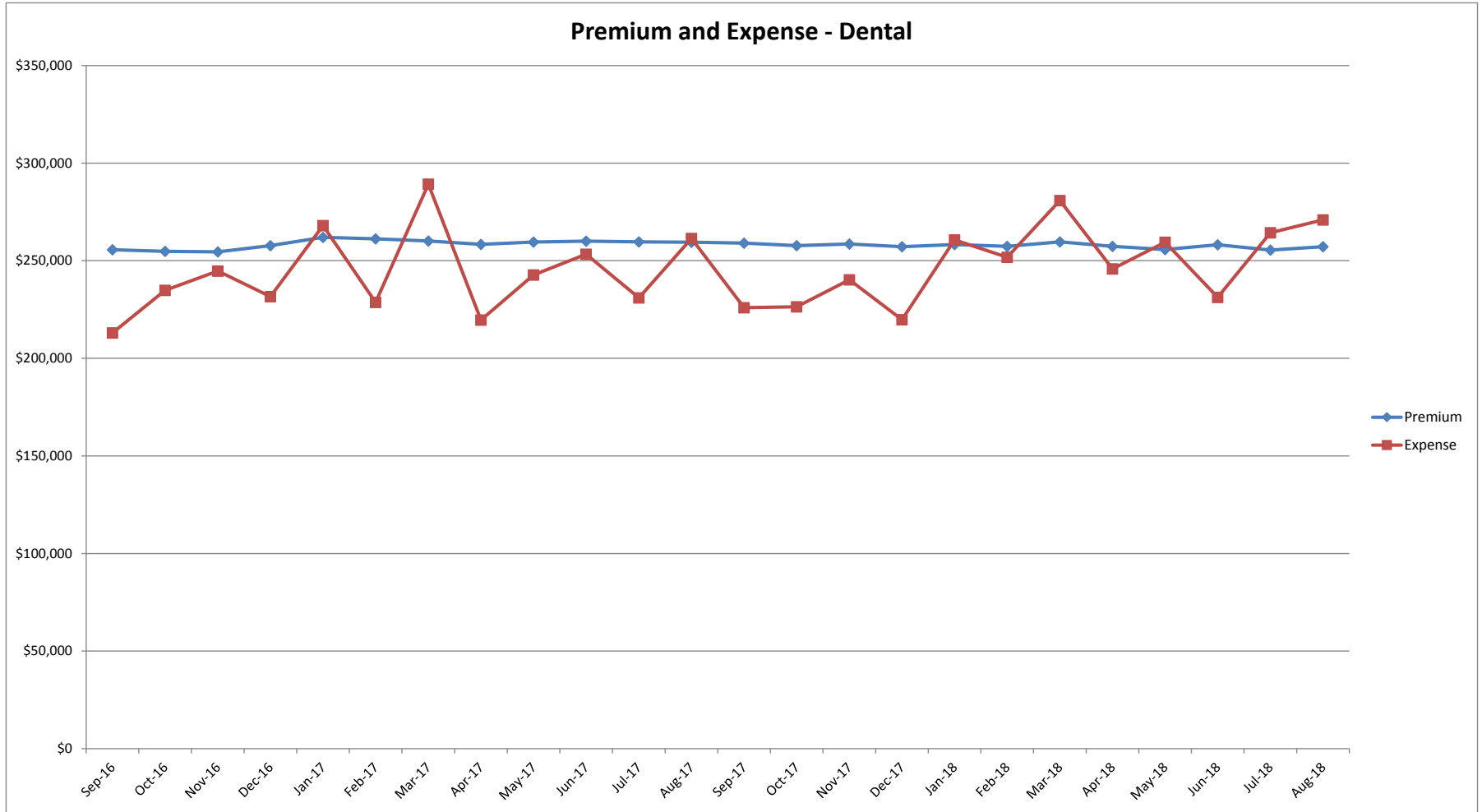
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Sep-16	4,079	\$255,657	\$189,614	\$23,429	\$213,043	74.17%	\$46.49	83.33%
Oct-16	4,059	\$254,810	\$211,481	\$23,351	\$234,832	83.00%	\$52.10	92.16%
Nov-16	4,049	\$254,546	\$221,409	\$23,327	\$244,736	86.98%	\$54.68	96.15%
Dec-16	4,062	\$257,759	\$207,978	\$23,621	\$231,600	80.69%	\$51.20	89.85%
Jan-17	4,180	\$261,977	\$244,025	\$24,008	\$268,033	93.15%	\$58.38	102.31%
Feb-17	4,173	\$261,255	\$204,724	\$23,942	\$228,666	78.36%	\$49.06	87.53%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	102.01%	\$63.95	111.18%
Apr-17	4,137	\$258,358	\$195,977	\$23,677	\$219,654	75.85%	\$47.37	85.02%
May-17	4,153	\$259,545	\$218,926	\$23,785	\$242,711	84.35%	\$52.72	93.51%
Jun-17	4,160	\$260,044	\$229,471	\$23,831	\$253,302	88.24%	\$55.16	97.41%
Jul-17	4,157	\$259,656	\$207,181	\$23,796	\$230,977	79.79%	\$49.84	88.95%
Aug-17	4,165	\$259,437	\$237,636	\$23,776	\$261,412	91.60%	\$57.06	100.76%
Sep-17	4,160	\$259,062	\$202,223	\$23,746	\$225,970	78.06%	\$48.61	87.23%
Oct-17	4,140	\$257,743	\$202,784	\$23,627	\$226,411	78.68%	\$48.98	87.84%
Nov-17	4,160	\$258,583	\$216,794	\$23,433	\$240,227	83.84%	\$52.11	92.90%
Dec-17	4,187	\$257,201	\$196,454	\$23,358	\$219,812	76.38%	\$46.92	85.46%
Jan-18	4,261	\$258,318	\$237,180	\$23,536	\$260,716	91.82%	\$55.66	100.93%
Feb-18	4,249	\$257,344	\$228,344	\$23,442	\$251,787	88.73%	\$53.74	97.84%
Mar-18	4,249	\$259,662	\$257,164	\$23,655	\$280,819	99.04%	\$60.52	108.15%
Apr-18	4,237	\$257,396	\$222,373	\$23,449	\$245,822	86.39%	\$52.48	95.50%
May-18	4,233	\$255,738	\$236,143	\$23,298	\$259,441	92.34%	\$55.79	101.45%
Jun-18	4,233	\$258,203	\$207,710	\$23,522	\$231,232	80.44%	\$49.07	89.55%
Jul-18	4,244	\$255,464	\$241,096	\$23,273	\$264,369	94.38%	\$56.81	103.49%
Aug-18	4,256	\$257,227	\$247,546	\$23,433	\$270,980	96.24%	\$58.16	105.35%
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	\$2,680,041	\$284,981	\$2,965,023	86.18%	\$54.83	95.35%
2017	4,160	\$3,113,018	\$2,621,588	\$284,819	\$2,906,407	84.21%	\$52.51	93.36%
2018 YTD	4,245	\$2,059,352	\$1,877,557	\$187,609	\$2,065,165	91.17%	\$55.28	100.28%
Current 12 Months	4,217	\$3,091,942	\$2,695,812	\$281,772	\$2,977,585	87.19%	\$53.27	96.30%

Data Source: Delta Dental Risk Report Package

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. The Delta Admin fee is an estimate amount using 0.0911 of monthly premium, starting Mar-2018.

**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report as of August 2018
County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Premium and Claims Report as of August 2018
County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
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	\$86,978	\$9,389	\$96,367	84.95%	\$35.56	94.12%
Dec-16	2,445	\$103,990	\$85,744	\$9,536	\$95,280	82.45%	\$35.07	91.62%
Jan-17	2,505	\$105,238	\$127,647	\$9,651	\$137,298	121.29%	\$50.96	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,248	94.54%	\$39.98	103.71%
Mar-17	2,493	\$104,698	\$115,740	\$9,601	\$125,341	110.55%	\$46.43	119.72%
Apr-17	2,478	\$104,958	\$97,336	\$9,625	\$106,961	92.74%	\$39.28	101.91%
May-17	2,475	\$103,698	\$98,783	\$9,509	\$108,292	95.26%	\$39.91	104.43%
Jun-17	2,464	\$104,168	\$78,893	\$9,552	\$88,445	75.74%	\$32.02	84.91%
Jul-17	2,485	\$102,649	\$68,710	\$9,413	\$78,123	66.94%	\$27.65	76.11%
Aug-17	2,500	\$104,967	\$84,469	\$9,626	\$94,095	80.47%	\$33.79	89.64%
Sep-17	2,492	\$105,670	\$76,766	\$9,690	\$86,456	72.65%	\$30.81	81.82%
Oct-17	2,489	\$103,445	\$86,628	\$9,486	\$96,114	83.74%	\$34.80	92.91%
Nov-17	2,508	\$104,602	\$96,358	\$9,592	\$105,950	92.12%	\$38.42	101.29%
Dec-17	2,508	\$103,855	\$75,211	\$9,524	\$84,735	72.42%	\$29.99	81.59%
Jan-18	2,511	\$104,434	\$125,105	\$9,507	\$134,612	119.79%	\$49.82	128.90%
Feb-18	2,520	\$103,272	\$94,556	\$9,418	\$103,975	91.56%	\$37.52	100.68%
Mar-18	2,515	\$103,233	\$100,539	\$9,405	\$109,943	97.39%	\$39.98	106.50%
Apr-18	2,520	\$103,773	\$102,355	\$9,454	\$111,809	98.63%	\$40.62	107.74%
May-18	2,533	\$103,905	\$97,373	\$9,466	\$106,838	93.71%	\$38.44	102.82%
Jun-18	2,530	\$104,819	\$84,655	\$9,549	\$94,204	80.76%	\$33.46	89.87%
Jul-18	2,525	\$105,496	\$84,907	\$9,611	\$94,518	80.48%	\$33.63	89.59%
Aug-18	2,537	\$102,517	\$104,173	\$9,339	\$113,512	101.62%	\$41.06	110.73%
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	\$1,101,721	\$113,923	\$1,215,644	88.68%	\$37.63	97.85%
2017	2,491	\$1,253,284	\$1,106,131	\$114,928	\$1,221,059	88.26%	\$37.01	97.43%
2018 YTD	2,524	\$831,452	\$793,663	\$75,748	\$869,412	95.46%	\$39.31	104.57%
Current 12 Months	2,516	\$1,249,022	\$1,128,627	\$114,040	\$1,242,667	90.36%	\$37.39	99.49%

Data Source: Delta Dental Risk Report Package

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