



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

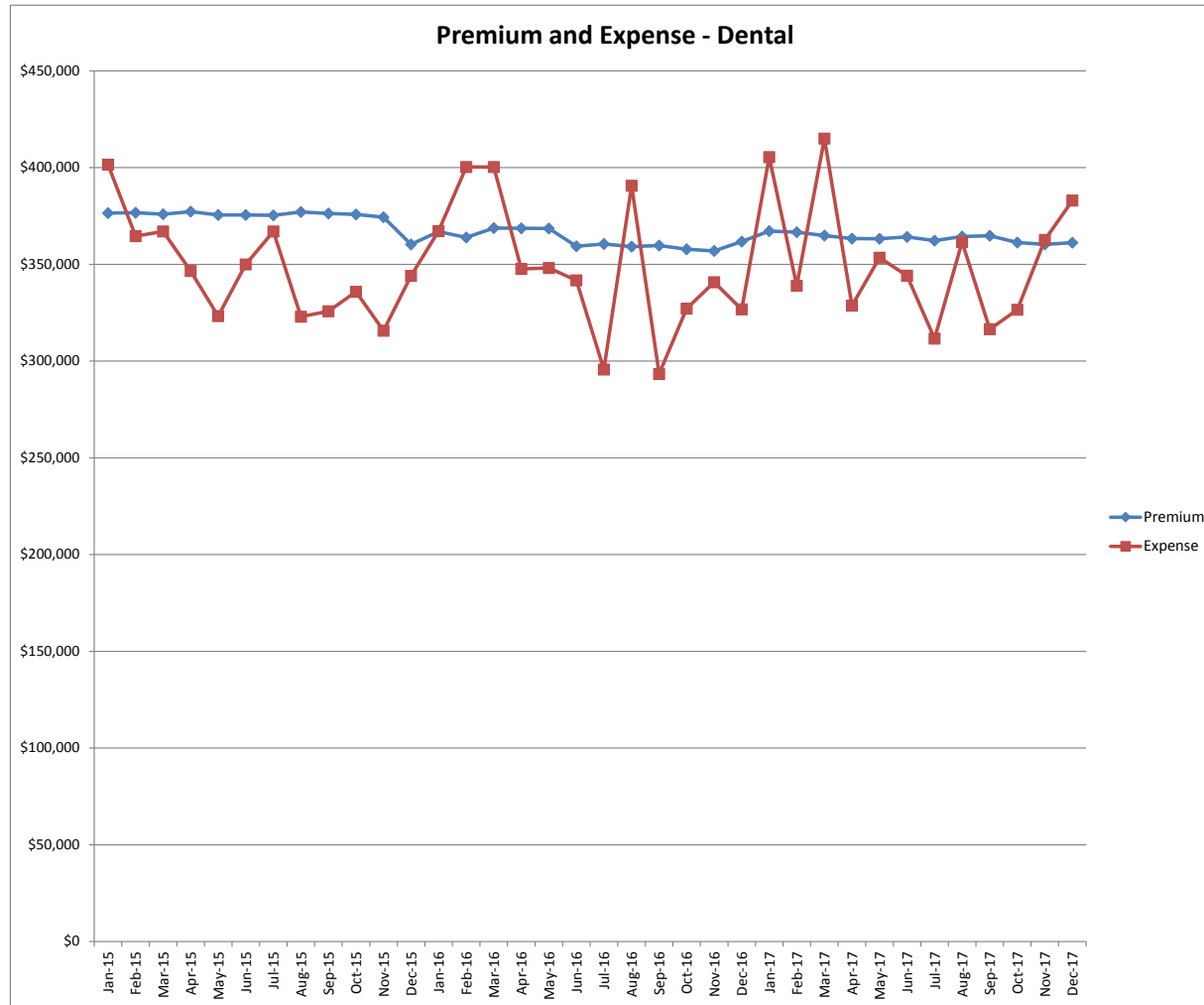
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	6,479	\$376,507	\$368,015	\$33,534	\$401,549	97.74%	\$56.80	106.65%
Feb-15	6,488	\$376,725	\$331,065	\$33,553	\$364,618	87.88%	\$51.03	96.79%
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	\$262,600	\$33,047	\$295,647	72.83%	\$40.23	82.00%
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	\$294,298	\$32,793	\$327,091	82.26%	\$45.33	91.42%
Nov-16	6,495	\$356,937	\$308,088	\$32,716	\$340,804	86.31%	\$47.43	95.48%
Dec-16	6,507	\$361,750	\$293,605	\$33,157	\$326,763	81.16%	\$45.12	90.33%
Jan-17	6,685	\$367,216	\$371,795	\$33,659	\$405,454	101.25%	\$55.62	110.41%
Feb-17	6,664	\$366,591	\$305,332	\$33,602	\$338,933	83.29%	\$45.82	92.46%
Mar-17	6,643	\$364,855	\$381,608	\$33,442	\$415,050	104.59%	\$57.45	113.76%
Apr-17	6,615	\$363,316	\$295,411	\$33,301	\$328,712	81.31%	\$44.66	90.48%
May-17	6,628	\$363,243	\$320,131	\$33,294	\$353,425	88.13%	\$48.30	97.30%
Jun-17	6,624	\$364,211	\$310,814	\$33,383	\$344,197	85.34%	\$46.92	94.50%
Jul-17	6,641	\$362,305	\$278,442	\$33,209	\$311,650	76.85%	\$41.93	86.02%
Aug-17	6,665	\$364,405	\$328,220	\$33,401	\$361,621	90.07%	\$49.25	99.24%
Sep-17	6,652	\$364,789	\$283,072	\$33,436	\$316,509	77.60%	\$42.55	86.76%
Oct-17	6,628	\$361,260	\$293,458	\$33,113	\$326,571	81.23%	\$44.28	90.40%
Nov-17	6,672	\$360,301	\$329,619	\$33,025	\$362,644	91.48%	\$49.40	100.65%
Dec-17	6,705	\$361,181	\$349,996	\$32,971	\$382,968	96.90%	\$52.20	106.03%
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	\$3,780,962	\$398,905	\$4,179,867	86.88%	\$48.38	96.04%
2017	6,652	\$4,363,671	\$3,847,898	\$399,838	\$4,247,735	88.18%	\$48.21	97.34%

Data Source: Delta Dental Risk Report Package through 12/30/2017

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).

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Delta Premium and Claims Report - Dental PPO
County of Fresno and County of Tulare**





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County of Fresno**

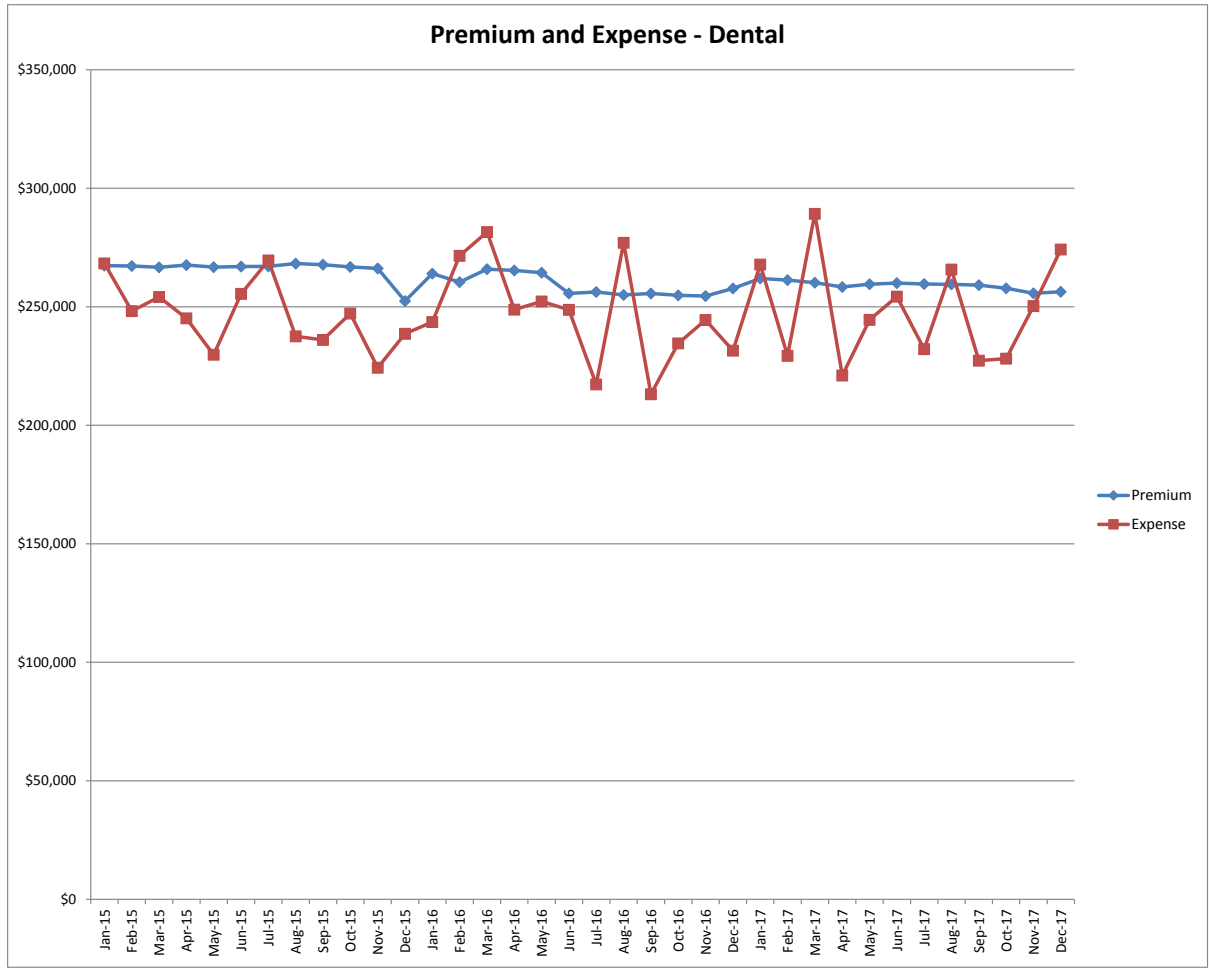
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PER ENROLLEE	TOTAL EXPENSE LOSS RATIO
Jan-15	4,028	\$267,397	\$244,478	\$23,818	\$268,296	91.43%	\$60.69	100.34%
Feb-15	4,021	\$267,180	\$224,353	\$23,795	\$248,148	83.97%	\$55.80	92.88%
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	\$193,758	\$23,480	\$217,238	75.62%	\$47.50	84.79%
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	\$211,236	\$23,351	\$234,587	82.90%	\$52.04	92.06%
Nov-16	4,049	\$254,546	\$221,110	\$23,327	\$244,437	86.86%	\$54.61	96.03%
Dec-16	4,062	\$257,759	\$207,861	\$23,621	\$231,483	80.64%	\$51.17	89.81%
Jan-17	4,180	\$261,977	\$243,868	\$24,008	\$267,876	93.09%	\$58.34	102.25%
Feb-17	4,173	\$261,255	\$205,343	\$23,942	\$229,285	78.60%	\$49.21	87.76%
Mar-17	4,150	\$260,156	\$265,415	\$23,841	\$289,256	102.02%	\$63.96	111.19%
Apr-17	4,137	\$258,358	\$197,345	\$23,677	\$221,022	76.38%	\$47.70	85.55%
May-17	4,153	\$259,545	\$220,715	\$23,785	\$244,501	85.04%	\$53.15	94.20%
Jun-17	4,160	\$260,044	\$230,461	\$23,831	\$254,292	88.62%	\$55.40	97.79%
Jul-17	4,157	\$259,656	\$208,341	\$23,796	\$232,137	80.24%	\$50.12	89.40%
Aug-17	4,165	\$259,437	\$241,961	\$23,776	\$265,737	93.26%	\$58.09	102.43%
Sep-17	4,160	\$259,119	\$203,497	\$23,746	\$227,244	78.53%	\$48.92	87.70%
Oct-17	4,140	\$257,815	\$204,485	\$23,627	\$228,112	79.31%	\$49.39	88.48%
Nov-17	4,166	\$255,699	\$226,851	\$23,433	\$250,284	88.72%	\$54.45	97.88%
Dec-17	4,196	\$256,343	\$250,856	\$23,358	\$274,214	97.86%	\$59.78	106.97%
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	\$2,679,242	\$284,981	\$2,964,223	86.16%	\$54.82	95.32%
2017	4,161	\$3,109,404	\$2,699,140	\$284,819	\$2,983,959	86.81%	\$59.01	95.97%

Data Source: Delta Dental Risk Report Package through 12-2017

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.

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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	\$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	\$127,927	\$9,651	\$137,578	121.56%	\$51.07	130.73%
Feb-17	2,491	\$105,336	\$99,989	\$9,660	\$109,648	94.92%	\$40.14	104.09%
Mar-17	2,493	\$104,698	\$116,193	\$9,601	\$125,794	110.98%	\$46.61	120.15%
Apr-17	2,478	\$104,958	\$98,066	\$9,625	\$107,691	93.43%	\$39.57	102.60%
May-17	2,475	\$103,698	\$99,416	\$9,509	\$108,925	95.87%	\$40.17	105.04%
Jun-17	2,464	\$104,168	\$80,353	\$9,552	\$89,905	77.14%	\$32.61	86.31%
Jul-17	2,484	\$102,649	\$70,101	\$9,413	\$79,514	68.29%	\$28.22	77.46%
Aug-17	2,500	\$104,967	\$86,259	\$9,626	\$95,884	82.18%	\$34.50	91.35%
Sep-17	2,492	\$105,670	\$79,575	\$9,690	\$89,265	75.31%	\$31.93	84.48%
Oct-17	2,488	\$103,445	\$88,973	\$9,486	\$98,459	86.01%	\$35.76	95.18%
Nov-17	2,506	\$104,602	\$102,767	\$9,592	\$112,360	98.25%	\$41.01	107.42%
Dec-17	2,509	\$104,838	\$99,140	\$9,614	\$108,754	94.57%	\$39.51	103.74%
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	2,490	\$1,254,267	\$1,148,758	\$115,018	\$1,263,776	91.59%	\$41.96	100.76%

Data Source: Delta Dental Risk Report Package through 12-2017

Note:

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