



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

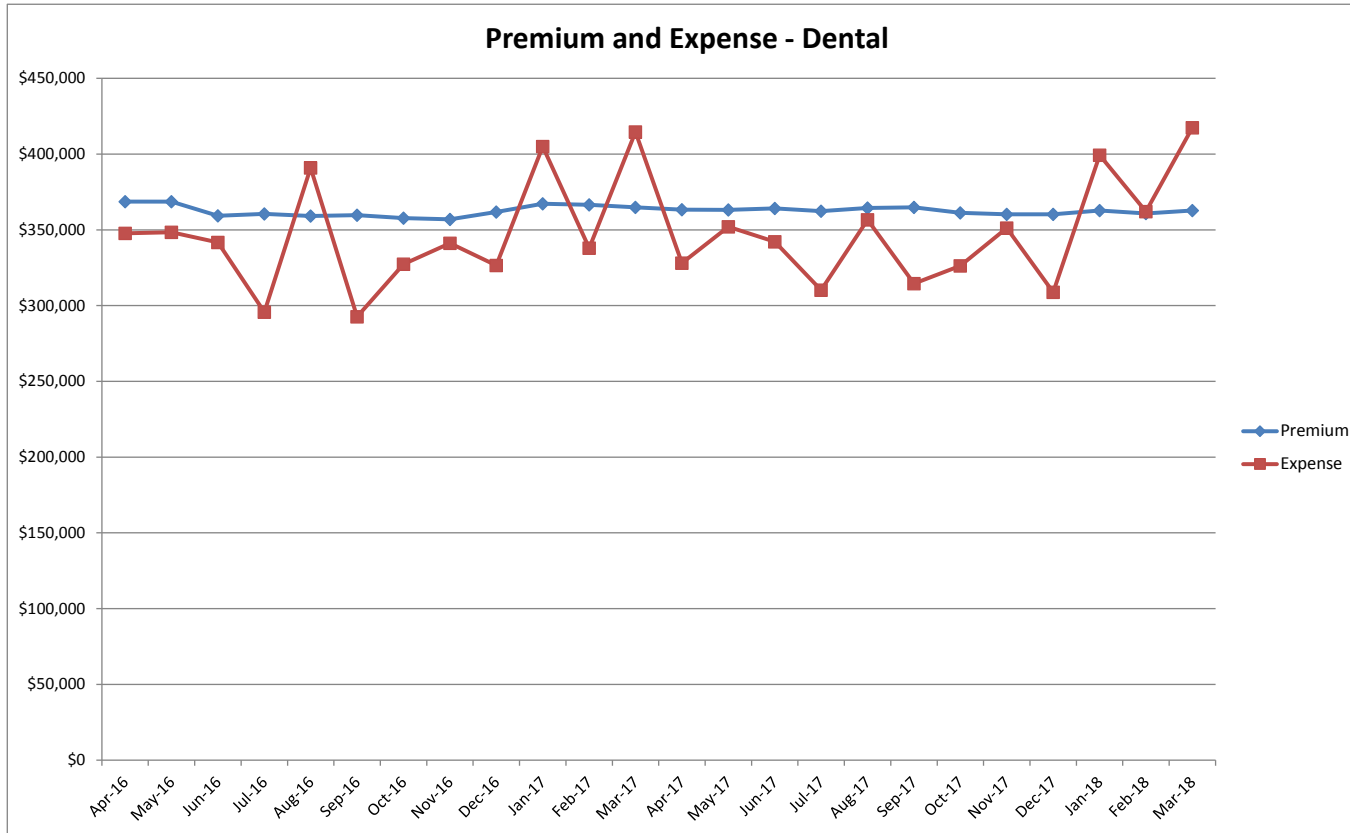
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Apr-16	6,523	\$368,638	\$313,882	\$33,788	\$347,671	85.15%	\$48.12	94.31%
May-16	6,495	\$368,577	\$314,677	\$33,783	\$348,460	85.38%	\$48.45	94.54%
Jun-16	6,512	\$359,341	\$308,836	\$32,936	\$341,773	85.95%	\$47.43	95.11%
Jul-16	6,528	\$360,545	\$262,600	\$33,047	\$295,647	72.83%	\$40.23	82.00%
Aug-16	6,533	\$359,194	\$358,054	\$32,923	\$390,977	99.68%	\$54.81	108.85%
Sep-16	6,527	\$359,732	\$259,677	\$32,972	\$292,649	72.19%	\$39.79	81.35%
Oct-16	6,493	\$357,771	\$294,543	\$32,793	\$327,335	82.33%	\$45.36	91.49%
Nov-16	6,495	\$356,938	\$308,387	\$32,716	\$341,103	86.40%	\$47.48	95.56%
Dec-16	6,507	\$361,749	\$293,375	\$33,157	\$326,533	81.10%	\$45.09	90.26%
Jan-17	6,685	\$367,215	\$371,373	\$33,659	\$405,032	101.13%	\$55.55	110.30%
Feb-17	6,664	\$366,591	\$304,313	\$33,602	\$337,914	83.01%	\$45.67	92.18%
Mar-17	6,643	\$364,854	\$381,131	\$33,442	\$414,573	104.46%	\$57.37	113.63%
Apr-17	6,615	\$363,316	\$294,783	\$33,301	\$328,084	81.14%	\$44.56	90.30%
May-17	6,628	\$363,243	\$318,667	\$33,294	\$351,962	87.73%	\$48.08	96.89%
Jun-17	6,624	\$364,212	\$308,795	\$33,383	\$342,178	84.78%	\$46.62	93.95%
Jul-17	6,642	\$362,305	\$277,011	\$33,209	\$310,219	76.46%	\$41.71	85.62%
Aug-17	6,665	\$364,404	\$323,191	\$33,401	\$356,593	88.69%	\$48.49	97.86%
Sep-17	6,652	\$364,789	\$281,038	\$33,436	\$314,475	77.04%	\$42.25	86.21%
Oct-17	6,629	\$361,260	\$293,150	\$33,113	\$326,263	81.15%	\$44.22	90.31%
Nov-17	6,667	\$360,301	\$318,133	\$33,025	\$351,158	88.30%	\$47.72	97.46%
Dec-17	6,694	\$360,198	\$275,871	\$32,881	\$308,753	76.59%	\$41.21	85.72%
Jan-18	6,773	\$362,752	\$366,248	\$33,042	\$399,290	100.96%	\$54.07	110.07%
Feb-18	6,769	\$360,756	\$329,185	\$32,861	\$362,046	91.25%	\$48.63	100.36%
Mar-18	6,766	\$362,725	\$384,382	\$33,044	\$417,426	105.97%	\$56.81	115.08%
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	\$3,780,749	\$398,905	\$4,179,654	86.87%	\$48.38	96.04%
2017	6,651	\$4,362,688	\$3,747,457	\$399,748	\$4,147,204	85.90%	\$46.96	95.06%
Current 12 Months	6,677	\$4,350,261	\$3,770,454	\$397,993	\$4,168,446	86.67%	\$47.06	95.82%

Data Source: Delta Dental Risk Report Package through 03-2018

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 - Dental PPO
County of Fresno and County of Tulare**





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

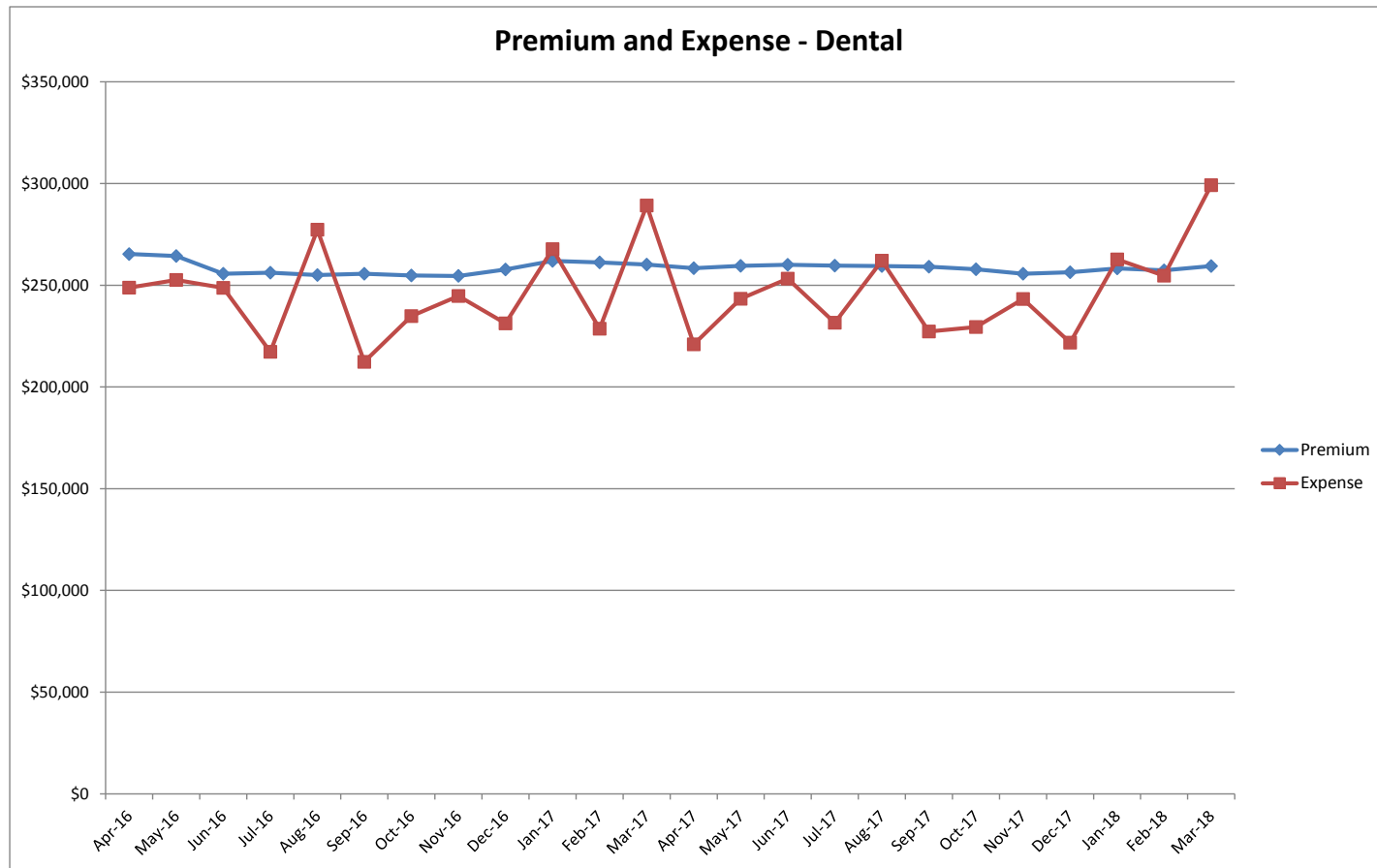
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Apr-16	4,068	\$265,372	\$224,483	\$24,319	\$248,802	84.59%	\$55.18	93.76%
May-16	4,052	\$264,418	\$228,318	\$24,232	\$252,550	86.35%	\$56.35	95.51%
Jun-16	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	\$253,921	\$23,369	\$277,290	99.57%	\$62.19	108.74%
Sep-16	4,079	\$255,657	\$188,949	\$23,429	\$212,378	73.91%	\$46.32	83.07%
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	\$207,631	\$23,621	\$231,253	80.55%	\$51.12	89.72%
Jan-17	4,180	\$261,977	\$243,726	\$24,008	\$267,735	93.03%	\$58.31	102.20%
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	\$197,247	\$23,677	\$220,924	76.35%	\$47.68	85.51%
May-17	4,153	\$259,545	\$219,524	\$23,785	\$243,309	84.58%	\$52.86	93.74%
Jun-17	4,160	\$260,044	\$229,352	\$23,831	\$253,183	88.20%	\$55.13	97.36%
Jul-17	4,157	\$259,656	\$207,751	\$23,796	\$231,546	80.01%	\$49.98	89.17%
Aug-17	4,165	\$259,437	\$238,275	\$23,776	\$262,051	91.84%	\$57.21	101.01%
Sep-17	4,160	\$259,119	\$203,483	\$23,746	\$227,230	78.53%	\$48.91	87.69%
Oct-17	4,140	\$257,815	\$205,869	\$23,627	\$229,496	79.85%	\$49.73	89.02%
Nov-17	4,160	\$255,699	\$219,836	\$23,433	\$243,269	85.97%	\$52.85	95.14%
Dec-17	4,187	\$256,343	\$198,396	\$23,358	\$221,754	77.39%	\$47.38	86.51%
Jan-18	4,262	\$258,318	\$239,142	\$23,536	\$262,678	92.58%	\$56.11	101.69%
Feb-18	4,250	\$257,287	\$231,226	\$23,442	\$254,668	89.87%	\$54.41	98.98%
Mar-18	4,252	\$259,394	\$275,549	\$23,631	\$299,179	106.23%	\$64.80	115.34%
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	\$2,679,029	\$284,981	\$2,964,011	86.15%	\$54.81	95.31%
2017	4,160	\$3,109,404	\$2,633,575	\$284,819	\$2,918,394	84.70%	\$52.75	93.86%
Current 12 Months	4,182	\$3,101,015	\$2,665,650	\$283,637	\$2,949,287	85.96%	\$53.12	95.11%

Data Source: Delta Dental Risk Report Package through 03-2018

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 - Dental PPO County of Fresno





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
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	\$95,910	82.91%	\$35.35	92.08%
Jun-16	2,444	\$103,679	\$83,504	\$9,507	\$93,011	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	\$127,647	\$9,651	\$137,298	121.29%	\$50.96	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,249	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	\$97,536	\$9,625	\$107,161	92.93%	\$39.36	102.10%
May-17	2,475	\$103,698	\$99,143	\$9,509	\$108,652	95.61%	\$40.06	104.78%
Jun-17	2,464	\$104,168	\$79,443	\$9,552	\$88,995	76.26%	\$32.24	85.43%
Jul-17	2,485	\$102,649	\$69,260	\$9,413	\$78,673	67.47%	\$27.87	76.64%
Aug-17	2,500	\$104,967	\$84,916	\$9,626	\$94,542	80.90%	\$33.97	90.07%
Sep-17	2,492	\$105,670	\$77,555	\$9,690	\$87,245	73.39%	\$31.12	82.56%
Oct-17	2,489	\$103,445	\$87,281	\$9,486	\$96,767	84.37%	\$35.07	93.54%
Nov-17	2,507	\$104,602	\$98,297	\$9,592	\$107,889	93.97%	\$39.21	103.14%
Dec-17	2,507	\$103,855	\$77,475	\$9,524	\$86,999	74.60%	\$30.90	83.77%
Jan-18	2,511	\$104,434	\$127,106	\$9,507	\$136,613	121.71%	\$50.62	130.81%
Feb-18	2,519	\$103,469	\$97,959	\$9,418	\$107,377	94.67%	\$38.89	103.78%
Mar-18	2,514	\$103,331	\$108,833	\$9,413	\$118,246	105.32%	\$43.29	114.43%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	83.78%	\$37.50	92.68%
2016	2,440	\$1,242,359	\$1,101,720	\$113,923	\$1,215,644	88.68%	\$37.63	97.85%
2017	2,491	\$1,253,284	\$1,113,882	\$114,928	\$1,228,810	88.88%	\$37.27	98.05%
Current 12 Months	2,495	\$1,249,246	\$1,104,804	\$114,355	\$1,219,159	88.44%	\$36.90	97.59%

Data Source: Delta Dental Risk Report Package through 03-2018

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