



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

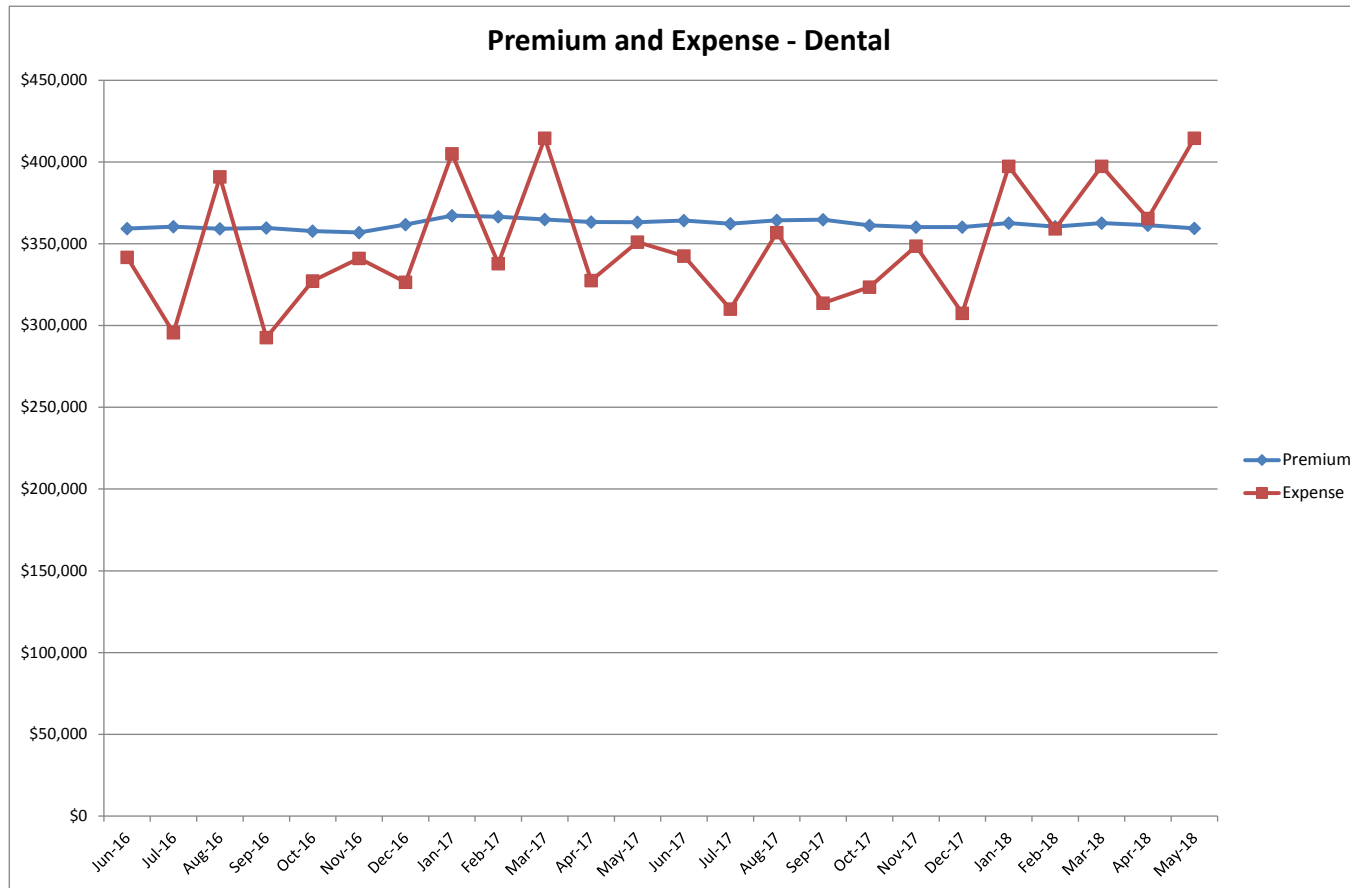
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jun-16	6,512	\$359,340	\$308,837	\$32,936	\$341,773	85.95%	\$47.43	95.11%
Jul-16	6,528	\$360,546	\$262,600	\$33,047	\$295,647	72.83%	\$40.23	82.00%
Aug-16	6,533	\$359,193	\$358,054	\$32,923	\$390,977	99.68%	\$54.81	108.85%
Sep-16	6,527	\$359,733	\$259,677	\$32,972	\$292,649	72.19%	\$39.79	81.35%
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	\$293,375	\$33,157	\$326,533	81.10%	\$45.09	90.26%
Jan-17	6,685	\$367,216	\$371,374	\$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	\$364,855	\$381,131	\$33,442	\$414,573	104.46%	\$57.37	113.63%
Apr-17	6,615	\$363,316	\$294,235	\$33,301	\$327,536	80.99%	\$44.48	90.15%
May-17	6,628	\$363,243	\$317,709	\$33,294	\$351,004	87.46%	\$47.93	96.63%
Jun-17	6,624	\$364,211	\$309,154	\$33,383	\$342,537	84.88%	\$46.67	94.05%
Jul-17	6,642	\$362,305	\$276,885	\$33,209	\$310,094	76.42%	\$41.69	85.59%
Aug-17	6,665	\$364,405	\$323,504	\$33,401	\$356,905	88.78%	\$48.54	97.94%
Sep-17	6,652	\$364,789	\$280,344	\$33,436	\$313,781	76.85%	\$42.14	86.02%
Oct-17	6,629	\$361,260	\$290,397	\$33,113	\$323,510	80.38%	\$43.81	89.55%
Nov-17	6,668	\$360,301	\$315,569	\$33,025	\$348,595	87.59%	\$47.33	96.75%
Dec-17	6,695	\$360,198	\$274,626	\$32,881	\$307,507	76.24%	\$41.02	85.37%
Jan-18	6,772	\$362,752	\$364,424	\$33,042	\$397,467	100.46%	\$53.81	109.57%
Feb-18	6,768	\$360,559	\$326,383	\$32,861	\$359,243	90.52%	\$48.22	99.63%
Mar-18	6,763	\$362,627	\$364,388	\$33,035	\$397,423	100.49%	\$53.88	109.60%
Apr-18	6,758	\$361,348	\$332,612	\$32,919	\$365,531	92.05%	\$49.22	101.16%
May-18	6,779	\$359,517	\$381,880	\$32,752	\$414,632	106.22%	\$56.33	115.33%
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	\$3,780,750	\$398,905	\$4,179,655	86.87%	\$48.38	96.04%
2017	6,651	\$4,362,688	\$3,739,241	\$399,748	\$4,138,989	85.71%	\$46.85	94.87%
2018 YTD	6,768	\$1,806,804	\$1,769,686	\$164,609	\$1,934,295	97.95%	\$52.30	107.06%
Current 12 Months	6,701	\$4,344,272	\$3,840,166	\$397,059	\$4,237,225	88.40%	\$47.75	97.54%

Data Source: Delta Dental Risk Report Package through 05-2018

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.

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County of Fresno and County of Tulare**





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County of Fresno**

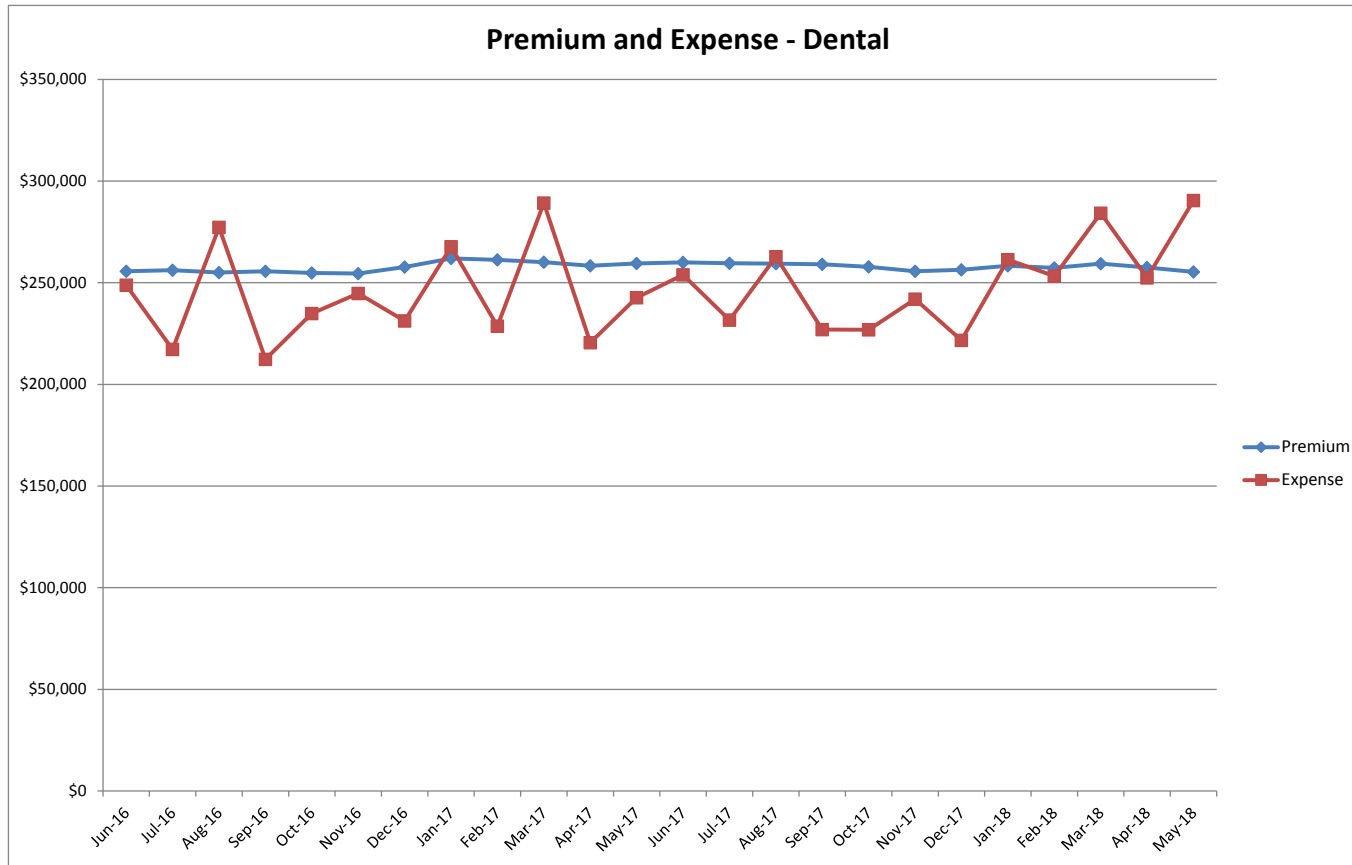
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jun-16	4,068	\$255,662	\$225,332	\$23,429	\$248,761	88.14%	\$55.39	97.30%
Jul-16	4,079	\$256,217	\$193,758	\$23,480	\$217,238	75.62%	\$47.50	84.79%
Aug-16	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	\$196,899	\$23,677	\$220,576	76.21%	\$47.59	85.38%
May-17	4,153	\$259,545	\$218,926	\$23,785	\$242,711	84.35%	\$52.72	93.51%
Jun-17	4,160	\$260,044	\$230,031	\$23,831	\$253,862	88.46%	\$55.30	97.62%
Jul-17	4,157	\$259,656	\$207,825	\$23,796	\$231,621	80.04%	\$49.99	89.20%
Aug-17	4,165	\$259,437	\$239,048	\$23,776	\$262,824	92.14%	\$57.39	101.31%
Sep-17	4,160	\$259,119	\$203,259	\$23,746	\$227,006	78.44%	\$48.86	87.61%
Oct-17	4,140	\$257,815	\$203,219	\$23,627	\$226,846	78.82%	\$49.09	87.99%
Nov-17	4,160	\$255,699	\$218,471	\$23,433	\$241,904	85.44%	\$52.52	94.61%
Dec-17	4,187	\$256,343	\$198,294	\$23,358	\$221,652	77.36%	\$47.36	86.47%
Jan-18	4,261	\$258,318	\$237,880	\$23,536	\$261,416	92.09%	\$55.83	101.20%
Feb-18	4,248	\$257,287	\$229,777	\$23,442	\$253,220	89.31%	\$54.09	98.42%
Mar-18	4,248	\$259,394	\$260,642	\$23,631	\$284,273	100.48%	\$61.36	109.59%
Apr-18	4,236	\$257,575	\$228,964	\$23,465	\$252,429	88.89%	\$54.05	98.00%
May-18	4,238	\$255,373	\$267,169	\$23,264	\$290,434	104.62%	\$63.04	113.73%
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	\$2,629,816	\$284,819	\$2,914,635	84.58%	\$52.68	93.74%
2018 YTD	4,246	\$1,287,946	\$1,224,433	\$117,339	\$1,341,772	95.07%	\$57.67	104.18%
Current 12 Months	4,197	\$3,096,060	\$2,724,583	\$282,905	\$3,007,487	88.00%	\$54.10	97.14%

Data Source: Delta Dental Risk Report Package through 05-2018

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)
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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 PEPM	TOTAL EXPENSE LOSS RATIO
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	\$127,647	\$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	\$79,123	\$9,552	\$88,675	75.96%	\$32.11	85.13%
Jul-17	2,485	\$102,649	\$69,060	\$9,413	\$78,473	67.28%	\$27.79	76.45%
Aug-17	2,500	\$104,967	\$84,456	\$9,626	\$94,081	80.46%	\$33.78	89.63%
Sep-17	2,492	\$105,670	\$77,085	\$9,690	\$86,775	72.95%	\$30.93	82.12%
Oct-17	2,489	\$103,445	\$87,178	\$9,486	\$96,664	84.27%	\$35.03	93.44%
Nov-17	2,508	\$104,602	\$97,098	\$9,592	\$106,690	92.83%	\$38.72	102.00%
Dec-17	2,508	\$103,855	\$76,331	\$9,524	\$85,855	73.50%	\$30.44	82.67%
Jan-18	2,511	\$104,434	\$126,544	\$9,507	\$136,050	121.17%	\$50.40	130.27%
Feb-18	2,520	\$103,272	\$96,605	\$9,418	\$106,024	93.54%	\$38.34	102.66%
Mar-18	2,515	\$103,233	\$103,745	\$9,405	\$113,150	100.50%	\$41.25	109.61%
Apr-18	2,522	\$103,773	\$103,648	\$9,454	\$113,102	99.88%	\$41.10	108.99%
May-18	2,541	\$104,144	\$114,710	\$9,488	\$124,198	110.15%	\$45.14	119.26%
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	\$1,109,426	\$114,928	\$1,224,354	88.52%	\$37.12	97.69%
2018 YTD	2,522	\$518,857	\$545,253	\$47,271	\$592,523	105.09%	\$43.24	114.20%
Current 12 Months	2,505	\$1,248,212	\$1,115,583	\$114,154	\$1,229,737	89.37%	\$37.12	98.52%

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