



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

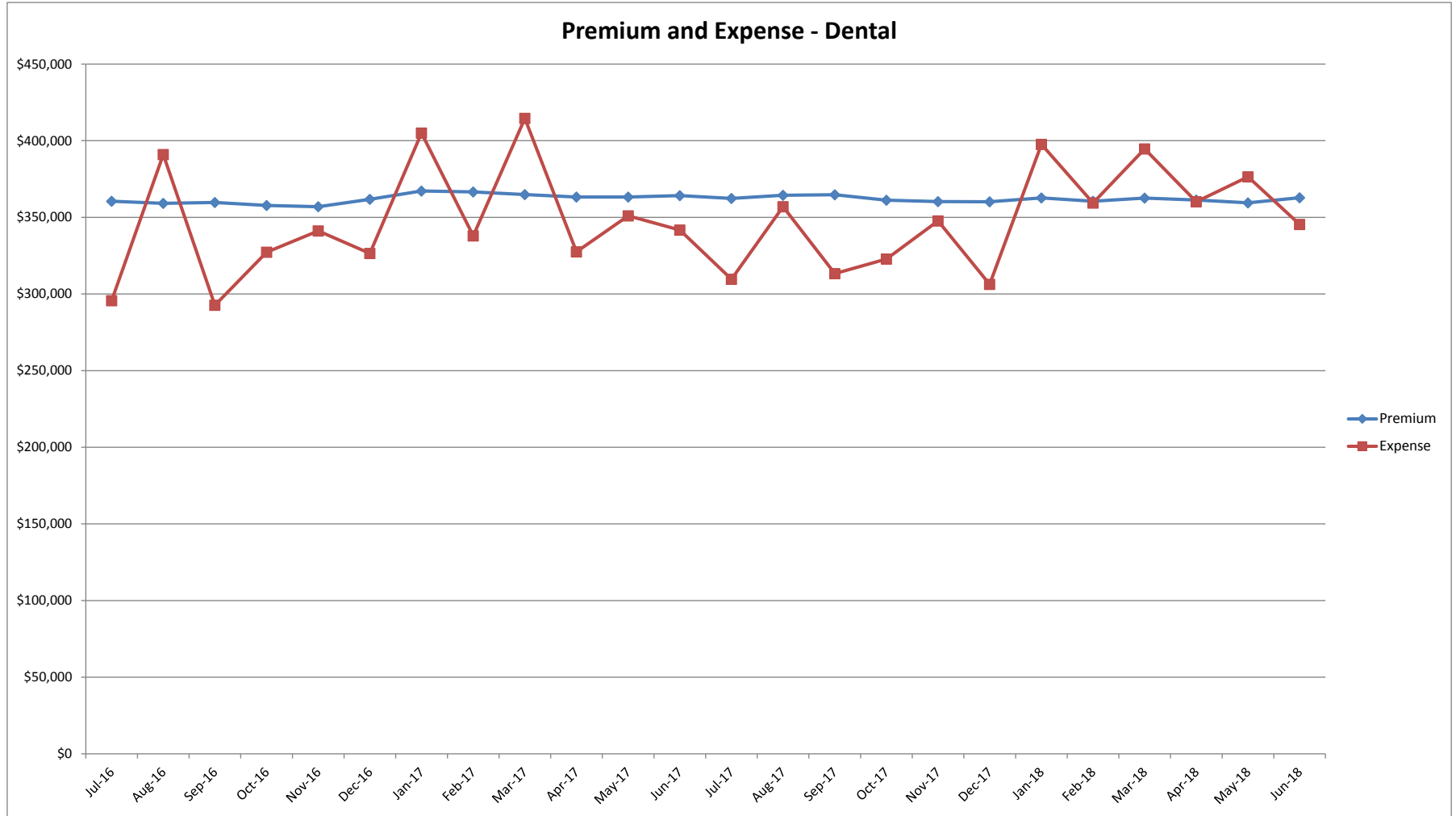
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jul-16	6,528	\$360,546	\$262,600	\$33,047	\$295,647	72.83%	\$40.23	82.00%
Aug-16	6,533	\$359,193	\$358,054	\$32,923	\$390,977	99.68%	\$54.81	108.85%
Sep-16	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	\$308,364	\$33,383	\$341,747	84.67%	\$46.55	93.83%
Jul-17	6,642	\$362,305	\$276,435	\$33,209	\$309,644	76.30%	\$41.62	85.47%
Aug-17	6,665	\$364,405	\$323,558	\$33,401	\$356,959	88.79%	\$48.55	97.96%
Sep-17	6,652	\$364,789	\$279,926	\$33,436	\$313,362	76.74%	\$42.08	85.90%
Oct-17	6,629	\$361,260	\$289,717	\$33,113	\$322,830	80.20%	\$43.70	89.36%
Nov-17	6,668	\$360,301	\$314,672	\$33,025	\$347,698	87.34%	\$47.19	96.50%
Dec-17	6,695	\$360,198	\$273,475	\$32,881	\$306,356	75.92%	\$40.85	85.05%
Jan-18	6,772	\$362,752	\$364,599	\$33,042	\$397,641	100.51%	\$53.84	109.62%
Feb-18	6,769	\$360,559	\$326,557	\$32,861	\$359,417	90.57%	\$48.24	99.68%
Mar-18	6,764	\$362,627	\$361,615	\$33,035	\$394,650	99.72%	\$53.46	108.83%
Apr-18	6,758	\$361,348	\$327,244	\$32,919	\$360,162	90.56%	\$48.42	99.67%
May-18	6,778	\$359,517	\$343,651	\$32,752	\$376,403	95.59%	\$50.70	104.70%
Jun-18	6,782	\$362,839	\$312,300	\$33,055	\$345,355	86.07%	\$46.05	95.18%
<b>2015</b>	<b>6,457</b>	<b>\$4,496,865</b>	<b>\$3,763,409</b>	<b>\$401,012</b>	<b>\$4,164,420</b>	<b>83.69%</b>	<b>\$48.57</b>	<b>92.61%</b>
<b>2016</b>	<b>6,513</b>	<b>\$4,352,090</b>	<b>\$3,780,750</b>	<b>\$398,905</b>	<b>\$4,179,655</b>	<b>86.87%</b>	<b>\$48.38</b>	<b>96.04%</b>
<b>2017</b>	<b>6,651</b>	<b>\$4,362,688</b>	<b>\$3,734,909</b>	<b>\$399,748</b>	<b>\$4,134,657</b>	<b>85.61%</b>	<b>\$46.80</b>	<b>94.77%</b>
2018 YTD	6,771	\$2,169,643	\$2,035,965	\$197,664	\$2,233,629	93.84%	\$50.12	102.95%
Current 12 Months	6,715	\$4,342,899	\$3,793,748	\$396,730	\$4,190,478	87.36%	\$47.08	96.49%

Data Source: Delta Dental Risk Report Package through 06-2018

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

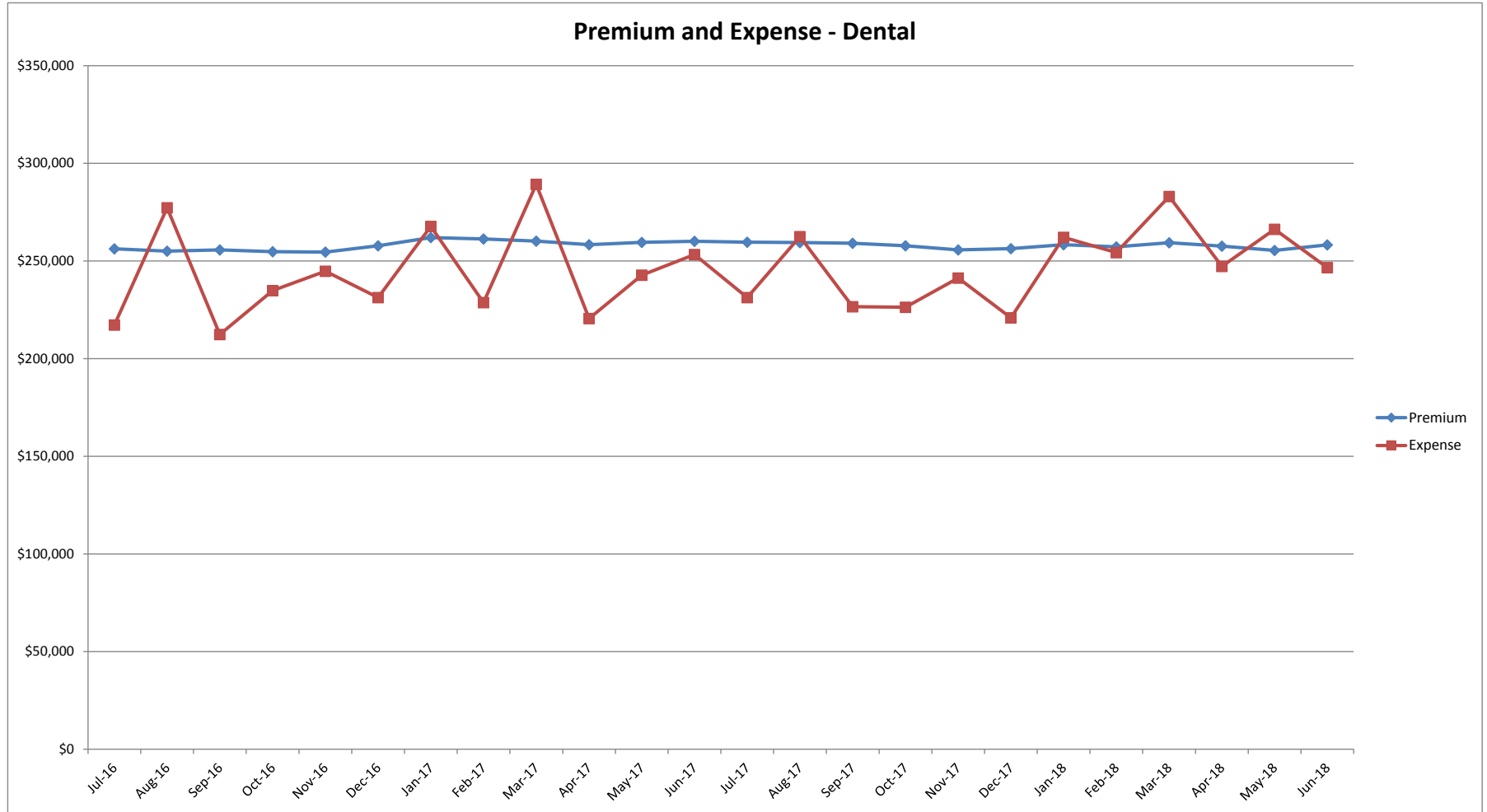
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jul-16	4,079	\$256,217	\$193,758	\$23,480	\$217,238	75.62%	\$47.50	84.79%
Aug-16	4,083	\$255,006	\$253,921	\$23,369	\$277,290	99.57%	\$62.19	108.74%
Sep-16	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	\$229,471	\$23,831	\$253,302	88.24%	\$55.16	97.41%
Jul-17	4,157	\$259,656	\$207,505	\$23,796	\$231,301	79.92%	\$49.92	89.08%
Aug-17	4,165	\$259,437	\$238,658	\$23,776	\$262,434	91.99%	\$57.30	101.16%
Sep-17	4,160	\$259,119	\$202,869	\$23,746	\$226,616	78.29%	\$48.77	87.46%
Oct-17	4,140	\$257,815	\$202,729	\$23,627	\$226,356	78.63%	\$48.97	87.80%
Nov-17	4,160	\$255,699	\$217,884	\$23,433	\$241,317	85.21%	\$52.38	94.38%
Dec-17	4,187	\$256,343	\$197,561	\$23,358	\$220,918	77.07%	\$47.18	86.18%
Jan-18	4,261	\$258,318	\$238,599	\$23,536	\$262,135	92.37%	\$56.00	101.48%
Feb-18	4,249	\$257,287	\$230,892	\$23,442	\$254,334	89.74%	\$54.34	98.85%
Mar-18	4,249	\$259,394	\$259,370	\$23,631	\$283,001	99.99%	\$61.04	109.10%
Apr-18	4,236	\$257,575	\$223,768	\$23,465	\$247,233	86.87%	\$52.83	95.98%
May-18	4,236	\$255,373	\$242,950	\$23,264	\$266,214	95.14%	\$57.35	104.25%
Jun-18	4,228	\$258,221	\$223,076	\$23,524	\$246,600	86.39%	\$52.76	95.50%
<b>2015</b>	<b>4,026</b>	<b>\$3,191,118</b>	<b>\$2,669,510</b>	<b>\$284,709</b>	<b>\$2,954,219</b>	<b>83.65%</b>	<b>\$55.26</b>	<b>92.58%</b>
<b>2016</b>	<b>4,073</b>	<b>\$3,109,731</b>	<b>\$2,679,029</b>	<b>\$284,981</b>	<b>\$2,964,011</b>	<b>86.15%</b>	<b>\$54.81</b>	<b>95.31%</b>
<b>2017</b>	<b>4,160</b>	<b>\$3,109,404</b>	<b>\$2,626,345</b>	<b>\$284,819</b>	<b>\$2,911,164</b>	<b>84.46%</b>	<b>\$52.61</b>	<b>93.62%</b>
2018 YTD	4,243	\$1,546,167	\$1,418,654	\$140,863	\$1,559,517	91.75%	\$55.72	100.86%
Current 12 Months	4,202	\$3,094,237	\$2,685,862	\$282,598	\$2,968,459	86.80%	\$53.26	95.94%

Data Source: Delta Dental Risk Report Package through 06-2018

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.

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MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	PAID CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
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	\$78,893	\$9,552	\$88,445	75.74%	\$32.02	84.91%
Jul-17	2,485	\$102,649	\$68,930	\$9,413	\$78,343	67.15%	\$27.74	76.32%
Aug-17	2,500	\$104,967	\$84,899	\$9,626	\$94,525	80.88%	\$33.96	90.05%
Sep-17	2,492	\$105,670	\$77,056	\$9,690	\$86,746	72.92%	\$30.92	82.09%
Oct-17	2,489	\$103,445	\$86,988	\$9,486	\$96,474	84.09%	\$34.95	93.26%
Nov-17	2,508	\$104,602	\$96,788	\$9,592	\$106,380	92.53%	\$38.59	101.70%
Dec-17	2,508	\$103,855	\$75,914	\$9,524	\$85,438	73.10%	\$30.27	82.27%
Jan-18	2,511	\$104,434	\$126,000	\$9,507	\$135,506	120.65%	\$50.18	129.75%
Feb-18	2,520	\$103,272	\$95,665	\$9,418	\$105,084	92.63%	\$37.96	101.75%
Mar-18	2,515	\$103,233	\$102,245	\$9,405	\$111,649	99.04%	\$40.65	108.15%
Apr-18	2,522	\$103,773	\$103,476	\$9,454	\$112,930	99.71%	\$41.03	108.82%
May-18	2,542	\$104,144	\$100,701	\$9,488	\$110,189	96.69%	\$39.61	105.80%
Jun-18	2,554	\$104,618	\$89,224	\$9,531	\$98,754	85.28%	\$34.93	94.39%
<b>2015</b>	<b>2,431</b>	<b>\$1,305,746</b>	<b>\$1,093,899</b>	<b>\$116,302</b>	<b>\$1,210,201</b>	<b>83.78%</b>	<b>\$37.50</b>	<b>92.68%</b>
<b>2016</b>	<b>2,440</b>	<b>\$1,242,358</b>	<b>\$1,101,721</b>	<b>\$113,923</b>	<b>\$1,215,644</b>	<b>88.68%</b>	<b>\$37.63</b>	<b>97.85%</b>
<b>2017</b>	<b>2,491</b>	<b>\$1,253,284</b>	<b>\$1,108,564</b>	<b>\$114,928</b>	<b>\$1,223,492</b>	<b>88.45%</b>	<b>\$37.09</b>	<b>97.62%</b>
2018 YTD	2,527	\$623,475	\$617,311	\$56,801	\$674,112	99.01%	\$40.71	108.12%
Current 12 Months	2,512	\$1,248,662	\$1,107,887	\$114,132	\$1,222,019	88.73%	\$36.75	97.87%

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