



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of September 2019**  
**County of Fresno and County of Tulare**

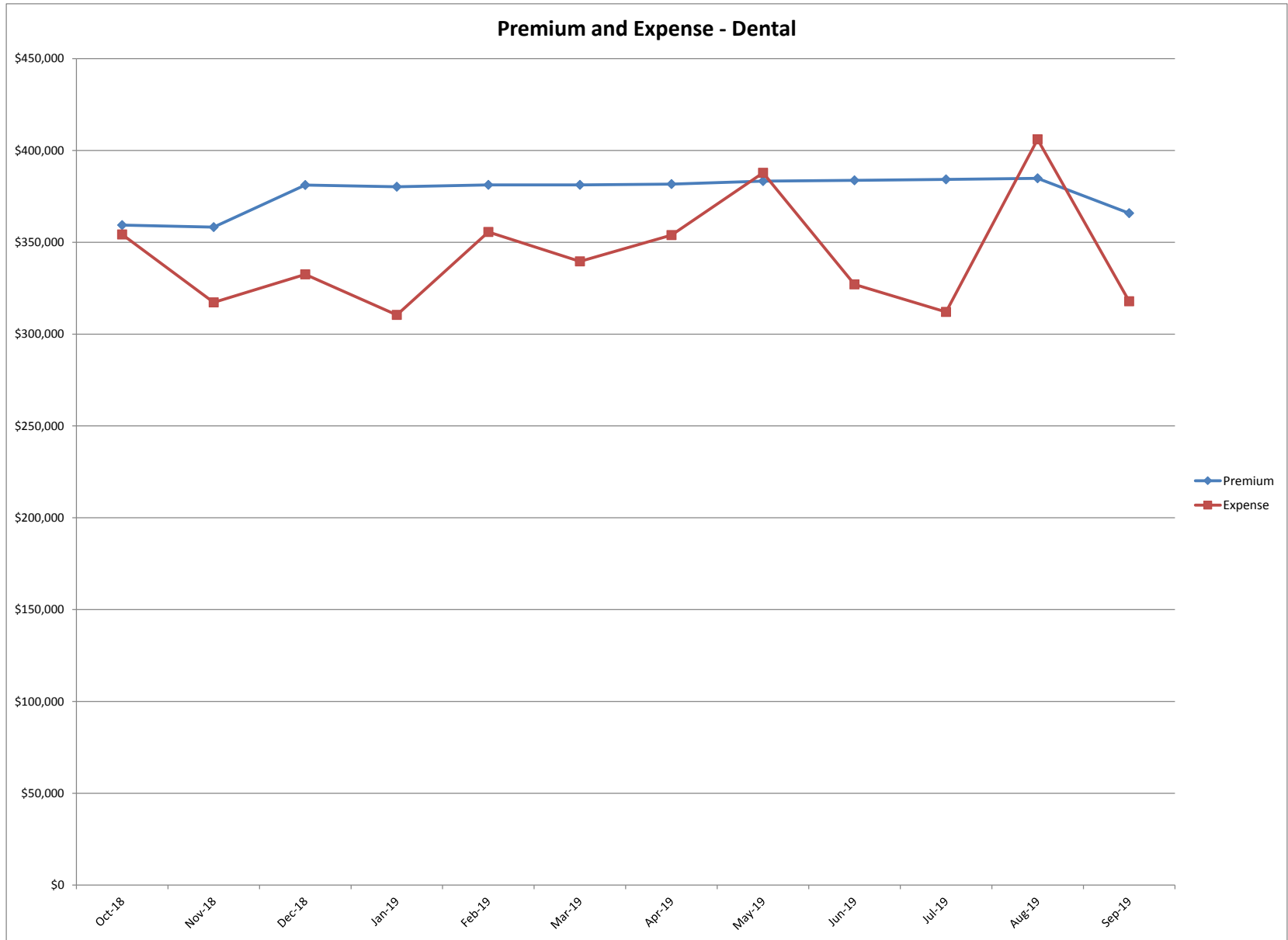
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	6,685	\$367,216	\$371,915	\$33,659	\$405,573	-\$38,358	110.45%
Feb-17	6,664	\$366,591	\$304,112	\$33,602	\$337,713	\$28,878	92.12%
Mar-17	6,643	\$364,855	\$381,131	\$33,442	\$414,573	-\$49,719	113.63%
Apr-17	6,615	\$363,316	\$293,138	\$33,301	\$326,439	\$36,877	89.85%
May-17	6,628	\$363,243	\$317,709	\$33,294	\$351,004	\$12,239	96.63%
Jun-17	6,624	\$364,211	\$308,364	\$33,383	\$341,747	\$22,464	93.83%
Jul-17	6,642	\$362,305	\$275,891	\$33,209	\$309,100	\$53,205	85.31%
Aug-17	6,665	\$364,405	\$321,905	\$33,401	\$355,306	\$9,099	97.50%
Sep-17	6,652	\$364,732	\$276,901	\$33,436	\$310,337	\$54,395	85.09%
Oct-17	6,629	\$361,188	\$288,263	\$33,113	\$321,376	\$39,812	88.98%
Nov-17	6,668	\$363,185	\$311,348	\$33,025	\$344,374	\$18,811	94.82%
Dec-17	6,695	\$361,200	\$267,888	\$32,881	\$300,770	\$60,430	83.27%
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$29,321	108.22%
Apr-18	6,759	\$356,025	\$320,825	\$32,434	\$353,259	\$2,766	99.22%
May-18	6,766	\$352,400	\$326,445	\$32,104	\$358,548	-\$6,148	101.74%
Jun-18	6,761	\$355,588	\$279,559	\$32,394	\$311,953	\$43,635	87.73%
Jul-18	6,765	\$357,283	\$307,265	\$32,549	\$339,813	\$17,470	95.11%
Aug-18	6,776	\$359,745	\$314,402	\$32,773	\$347,174	\$12,571	96.51%
Sep-18	6,760	\$358,276	\$272,951	\$32,639	\$305,590	\$52,686	85.29%
Oct-18	6,751	\$359,337	\$321,522	\$32,736	\$354,258	\$5,080	98.59%
Nov-18	6,759	\$358,262	\$284,658	\$32,638	\$317,296	\$40,967	88.57%
Dec-18	6,776	\$381,194	\$297,758	\$34,727	\$332,484	\$48,709	87.22%
Jan-19	6,988	\$380,200	\$283,394	\$27,044	\$310,437	\$69,763	81.65%
Feb-19	7,008	\$381,256	\$328,492	\$27,121	\$355,613	\$25,643	93.27%
Mar-19	7,011	\$381,252	\$312,472	\$27,133	\$339,605	\$41,648	89.08%
Apr-19	7,019	\$381,713	\$326,743	\$27,164	\$353,906	\$27,807	92.72%
May-19	7,047	\$383,281	\$360,557	\$27,272	\$387,829	-\$4,548	101.19%
Jun-19	7,052	\$383,773	\$299,790	\$27,291	\$327,081	\$56,692	85.23%
Jul-19	7,061	\$384,202	\$284,717	\$27,326	\$312,043	\$72,159	81.22%
Aug-19	7,077	\$384,829	\$378,664	\$27,388	\$406,052	-\$21,223	105.51%
Sep-19	7,053	\$365,812	\$290,558	\$27,295	\$317,853	\$47,959	86.89%
<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>\$332,444</b>	<b>92.61%</b>
<b>2016</b>	<b>6,513</b>	<b>\$4,352,090</b>	<b>\$3,781,762</b>	<b>\$398,905</b>	<b>\$4,180,667</b>	<b>\$171,423</b>	<b>96.06%</b>
<b>2017</b>	<b>6,651</b>	<b>\$4,366,446</b>	<b>\$3,718,565</b>	<b>\$399,748</b>	<b>\$4,118,313</b>	<b>\$248,133</b>	<b>94.32%</b>
<b>2018</b>	<b>6,765</b>	<b>\$4,317,219</b>	<b>\$3,757,002</b>	<b>\$393,374</b>	<b>\$4,150,375</b>	<b>\$166,843</b>	<b>96.14%</b>
<b>2019 YTD</b>	<b>7,035</b>	<b>\$3,426,319</b>	<b>\$2,865,387</b>	<b>\$245,033</b>	<b>\$3,110,420</b>	<b>\$315,899</b>	<b>90.78%</b>
<b>Current 12 Months</b>	<b>6,967</b>	<b>\$4,525,112</b>	<b>\$3,769,325</b>	<b>\$345,133</b>	<b>\$4,114,458</b>	<b>\$410,655</b>	<b>90.92%</b>

**Data Sources: Delta Dental Financial Report Package, Hourglass**

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. Delta Admin Fee: \$3.87 PEPM (2019); in Mar-Dec 2018, it was estimated at 9.11% of the monthly premium due to the change in Delta's reporting.
4. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).
5. Fully insured runout claims thru Sep-2019: \$128,035.

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of September 2019  
County of Fresno and County of Tulare**





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**Delta Dental Premium and Claims Report as of September 2019**  
**County of Fresno**

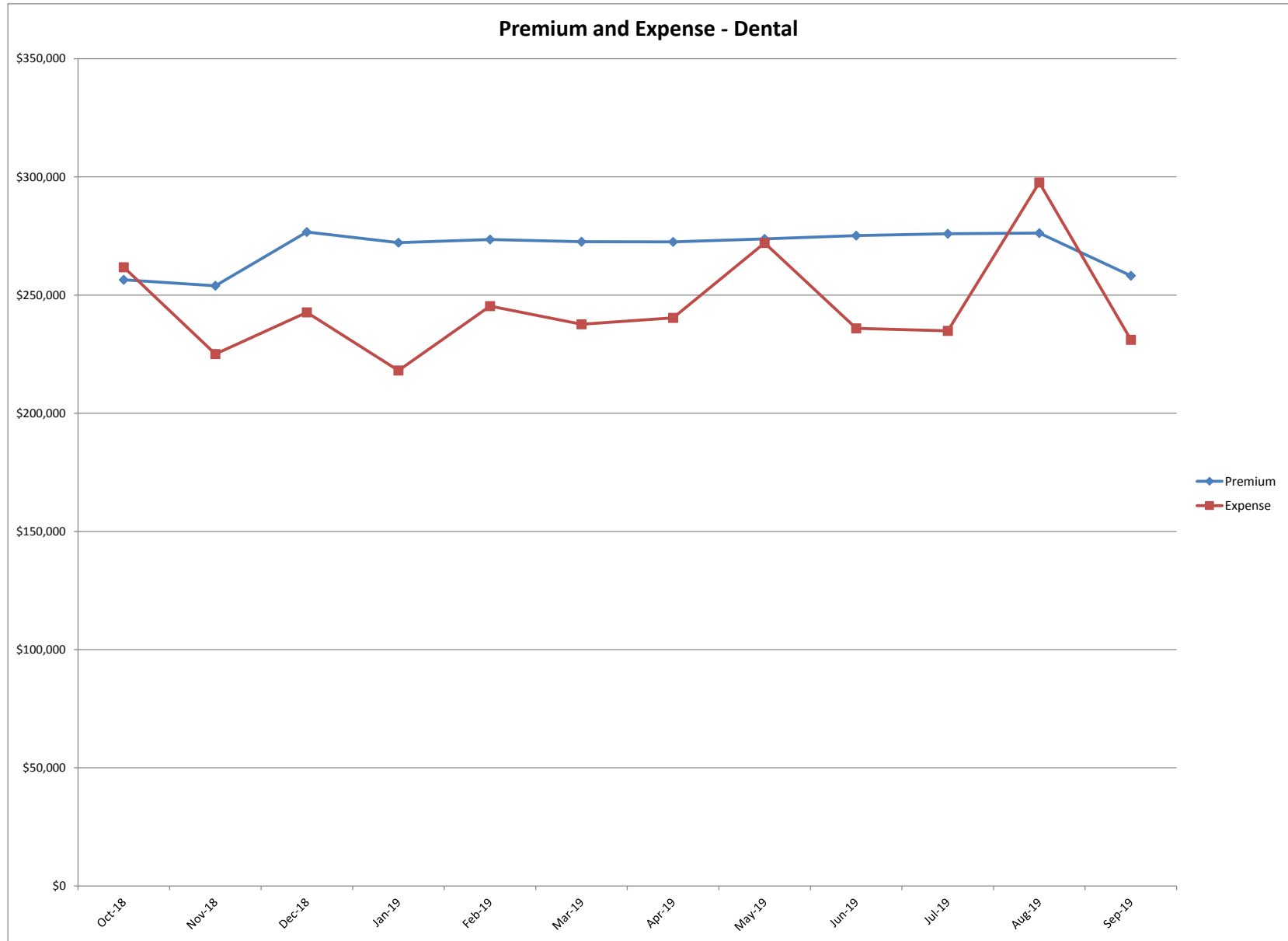
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	4,180	\$261,977	\$244,267	\$24,008	\$268,275	-\$6,298	102.40%
Feb-17	4,173	\$261,255	\$204,523	\$23,942	\$228,465	\$32,790	87.45%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	-\$29,076	111.18%
Apr-17	4,137	\$258,358	\$195,802	\$23,677	\$219,479	\$38,879	84.95%
May-17	4,153	\$259,545	\$218,926	\$23,785	\$242,711	\$16,833	93.51%
Jun-17	4,160	\$260,044	\$229,471	\$23,831	\$253,302	\$6,741	97.41%
Jul-17	4,157	\$259,656	\$207,181	\$23,796	\$230,977	\$28,679	88.95%
Aug-17	4,165	\$259,437	\$237,435	\$23,776	\$261,211	-\$1,774	100.68%
Sep-17	4,160	\$259,062	\$200,344	\$23,746	\$224,091	\$34,971	86.50%
Oct-17	4,140	\$257,743	\$201,996	\$23,627	\$225,622	\$32,121	87.54%
Nov-17	4,160	\$258,583	\$215,530	\$23,433	\$238,963	\$19,620	92.41%
Dec-17	4,187	\$257,345	\$193,557	\$23,358	\$216,915	\$40,431	84.29%
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$22,263	108.79%
Apr-18	4,238	\$252,252	\$219,740	\$22,980	\$242,720	\$9,532	96.22%
May-18	4,233	\$248,495	\$231,269	\$22,638	\$253,907	-\$5,412	102.18%
Jun-18	4,233	\$250,769	\$198,181	\$22,845	\$221,026	\$29,743	88.14%
Jul-18	4,242	\$255,838	\$228,629	\$23,307	\$251,936	\$3,902	98.47%
Aug-18	4,242	\$256,986	\$226,470	\$23,411	\$249,881	\$7,105	97.24%
Sep-18	4,242	\$255,734	\$196,886	\$23,297	\$220,183	\$35,551	86.10%
Oct-18	4,219	\$256,471	\$238,396	\$23,365	\$261,761	-\$5,290	102.06%
Nov-18	4,217	\$253,927	\$201,914	\$23,133	\$225,047	\$28,880	88.63%
Dec-18	4,231	\$276,683	\$217,484	\$25,206	\$242,690	\$33,993	87.71%
Jan-19	4,418	\$272,150	\$200,979	\$17,098	\$218,076	\$54,074	80.13%
Feb-19	4,444	\$273,505	\$228,144	\$17,198	\$245,342	\$28,163	89.70%
Mar-19	4,427	\$272,572	\$220,526	\$17,132	\$237,659	\$34,914	87.19%
Apr-19	4,428	\$272,491	\$223,239	\$17,136	\$240,375	\$32,116	88.21%
May-19	4,450	\$273,787	\$254,802	\$17,222	\$272,023	\$1,763	99.36%
Jun-19	4,472	\$275,187	\$218,628	\$17,307	\$235,934	\$39,253	85.74%
Jul-19	4,488	\$275,946	\$217,515	\$17,369	\$234,884	\$41,062	85.12%
Aug-19	4,493	\$276,211	\$280,221	\$17,388	\$297,608	-\$21,398	107.75%
Sep-19	4,489	\$258,168	\$213,712	\$17,372	\$231,084	\$27,084	89.51%
<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>\$236,900</b>	<b>92.58%</b>
<b>2016</b>	<b>4,073</b>	<b>\$3,109,731</b>	<b>\$2,680,041</b>	<b>\$284,981</b>	<b>\$2,965,023</b>	<b>\$144,709</b>	<b>95.35%</b>
<b>2017</b>	<b>4,160</b>	<b>\$3,113,162</b>	<b>\$2,614,424</b>	<b>\$284,819</b>	<b>\$2,899,244</b>	<b>\$213,918</b>	<b>93.13%</b>
<b>2018</b>	<b>4,238</b>	<b>\$3,075,322</b>	<b>\$2,671,656</b>	<b>\$280,234</b>	<b>\$2,951,890</b>	<b>\$123,432</b>	<b>95.99%</b>
<b>2019 YTD</b>	<b>4,457</b>	<b>\$2,450,017</b>	<b>\$2,057,764</b>	<b>\$155,222</b>	<b>\$2,212,986</b>	<b>\$237,031</b>	<b>90.33%</b>
<b>Current 12 Months</b>	<b>4,398</b>	<b>\$3,237,098</b>	<b>\$2,715,558</b>	<b>\$226,925</b>	<b>\$2,942,483</b>	<b>\$294,615</b>	<b>90.90%</b>

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

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MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-17	2,505	\$105,238	\$127,647	\$9,651	\$137,298	-\$32,060	130.46%
Feb-17	2,491	\$105,336	\$99,589	\$9,660	\$109,248	-\$3,912	103.71%
Mar-17	2,493	\$104,698	\$115,740	\$9,601	\$125,341	-\$20,643	119.72%
Apr-17	2,478	\$104,958	\$97,336	\$9,625	\$106,961	-\$2,002	101.91%
May-17	2,475	\$103,698	\$98,783	\$9,509	\$108,292	-\$4,594	104.43%
Jun-17	2,464	\$104,168	\$78,893	\$9,552	\$88,445	\$15,723	84.91%
Jul-17	2,485	\$102,649	\$68,710	\$9,413	\$78,123	\$24,525	76.11%
Aug-17	2,500	\$104,967	\$84,469	\$9,626	\$94,095	\$10,872	89.64%
Sep-17	2,492	\$105,670	\$76,556	\$9,690	\$86,246	\$19,423	81.62%
Oct-17	2,489	\$103,445	\$86,268	\$9,486	\$95,754	\$7,691	92.57%
Nov-17	2,508	\$104,602	\$95,818	\$9,592	\$105,410	-\$809	100.77%
Dec-17	2,508	\$103,855	\$74,331	\$9,524	\$83,855	\$20,000	80.74%
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	-\$29,048	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	-\$214	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	-\$7,058	106.84%
Apr-18	2,521	\$103,773	\$101,085	\$9,454	\$110,539	-\$6,766	106.52%
May-18	2,533	\$103,905	\$95,176	\$9,466	\$104,642	-\$736	100.71%
Jun-18	2,528	\$104,819	\$81,378	\$9,549	\$90,927	\$13,892	86.75%
Jul-18	2,523	\$101,445	\$78,636	\$9,242	\$87,878	\$13,568	86.63%
Aug-18	2,534	\$102,759	\$87,932	\$9,361	\$97,293	\$5,466	94.68%
Sep-18	2,518	\$102,542	\$76,065	\$9,342	\$85,406	\$17,135	83.29%
Oct-18	2,532	\$102,866	\$83,126	\$9,371	\$92,497	\$10,369	89.92%
Nov-18	2,542	\$104,335	\$82,744	\$9,505	\$92,249	\$12,086	88.42%
Dec-18	2,545	\$104,511	\$80,274	\$9,521	\$89,795	\$14,716	85.92%
Jan-19	2,570	\$108,050	\$82,415	\$9,946	\$92,361	\$15,689	85.48%
Feb-19	2,564	\$107,751	\$100,349	\$9,923	\$110,271	-\$2,520	102.34%
Mar-19	2,584	\$108,680	\$91,946	\$10,000	\$101,946	\$6,734	93.80%
Apr-19	2,591	\$109,222	\$103,504	\$10,027	\$113,531	-\$4,309	103.94%
May-19	2,597	\$109,495	\$105,756	\$10,050	\$115,806	-\$6,311	105.76%
Jun-19	2,580	\$108,586	\$81,162	\$9,985	\$91,147	\$17,439	83.94%
Jul-19	2,573	\$108,256	\$67,202	\$9,958	\$77,160	\$31,096	71.28%
Aug-19	2,584	\$108,618	\$98,444	\$10,000	\$108,444	\$174	99.84%
Sep-19	2,564	\$107,644	\$76,846	\$9,923	\$86,769	\$20,875	80.61%
<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>\$95,545</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>\$26,714</b>	<b>97.85%</b>
<b>2017</b>	<b>2,491</b>	<b>\$1,253,284</b>	<b>\$1,104,141</b>	<b>\$114,928</b>	<b>\$1,219,069</b>	<b>\$34,215</b>	<b>97.27%</b>
<b>2018</b>	<b>2,527</b>	<b>\$1,241,897</b>	<b>\$1,085,346</b>	<b>\$113,140</b>	<b>\$1,198,485</b>	<b>\$43,411</b>	<b>96.50%</b>
<b>2019 YTD</b>	<b>2,579</b>	<b>\$976,302</b>	<b>\$807,623</b>	<b>\$89,811</b>	<b>\$897,434</b>	<b>\$78,868</b>	<b>91.92%</b>
<b>Current 12 Months</b>	<b>2,569</b>	<b>\$1,288,014</b>	<b>\$1,053,767</b>	<b>\$118,208</b>	<b>\$1,171,975</b>	<b>\$116,040</b>	<b>90.99%</b>

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