



**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Fresno and County of Tulare**

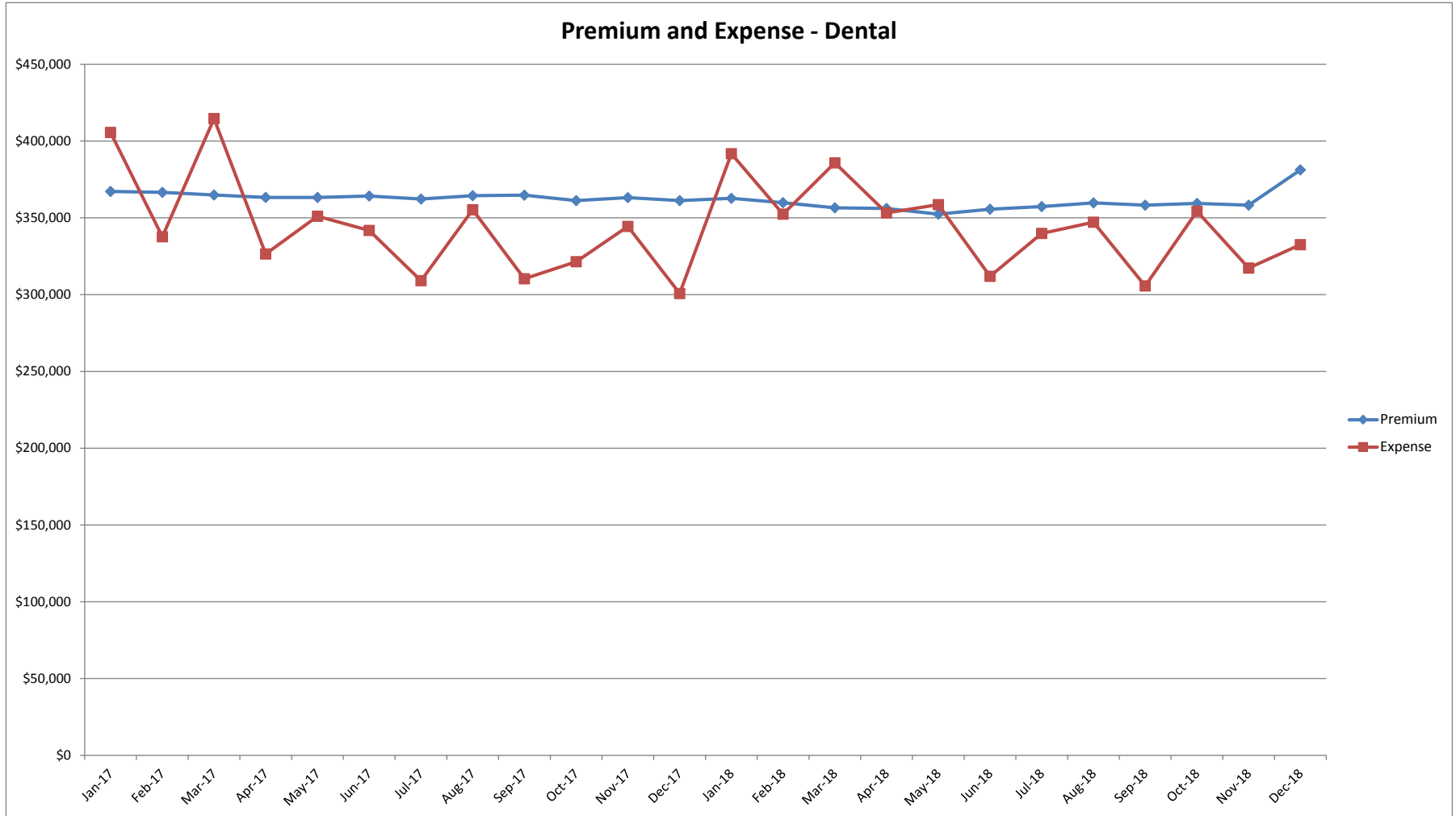
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	6,685	\$367,216	\$371,915	\$33,659	\$405,573	101.28%	\$55.63	110.45%
Feb-17	6,664	\$366,591	\$304,112	\$33,602	\$337,713	82.96%	\$45.63	92.12%
Mar-17	6,643	\$364,855	\$381,131	\$33,442	\$414,573	104.46%	\$57.37	113.63%
Apr-17	6,615	\$363,316	\$293,138	\$33,301	\$326,439	80.68%	\$44.31	89.85%
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	\$275,891	\$33,209	\$309,100	76.15%	\$41.54	85.31%
Aug-17	6,665	\$364,405	\$321,905	\$33,401	\$355,306	88.34%	\$48.30	97.50%
Sep-17	6,652	\$364,732	\$276,901	\$33,436	\$310,337	75.92%	\$41.63	85.09%
Oct-17	6,629	\$361,188	\$288,263	\$33,113	\$321,376	79.81%	\$43.49	88.98%
Nov-17	6,668	\$363,185	\$311,348	\$33,025	\$344,374	85.73%	\$46.69	94.82%
Dec-17	6,695	\$361,200	\$267,888	\$32,881	\$300,770	74.17%	\$40.01	83.27%
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	98.87%	\$52.96	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	88.81%	\$47.21	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	99.11%	\$52.24	108.22%
Apr-18	6,759	\$356,025	\$320,825	\$32,434	\$353,259	90.11%	\$47.47	99.22%
May-18	6,766	\$352,400	\$326,445	\$32,104	\$358,548	92.63%	\$48.25	101.74%
Jun-18	6,761	\$355,588	\$279,559	\$32,394	\$311,953	78.62%	\$41.35	87.73%
Jul-18	6,765	\$357,283	\$307,265	\$32,549	\$339,813	86.00%	\$45.42	95.11%
Aug-18	6,776	\$359,745	\$314,402	\$32,773	\$347,174	87.40%	\$46.40	96.51%
Sep-18	6,760	\$358,276	\$272,951	\$32,639	\$305,590	76.18%	\$40.38	85.29%
Oct-18	6,751	\$359,337	\$321,522	\$32,736	\$354,258	89.48%	\$47.63	98.59%
Nov-18	6,759	\$358,262	\$284,658	\$32,638	\$317,296	79.46%	\$42.12	88.57%
Dec-18	6,776	\$381,194	\$297,758	\$34,727	\$332,484	78.11%	\$43.94	87.22%
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	\$3,781,762	\$398,905	\$4,180,667	86.90%	\$48.39	96.06%
2017	6,651	\$4,366,446	\$3,718,565	\$399,748	\$4,118,313	85.16%	\$46.59	94.32%
2018	6,765	\$4,317,219	\$3,757,002	\$393,374	\$4,150,375	87.02%	\$46.28	96.14%

Data Source: Delta Dental Risk Report Package

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 Dental Premium and Claims Report as of December 2018
County of Fresno and County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Fresno**

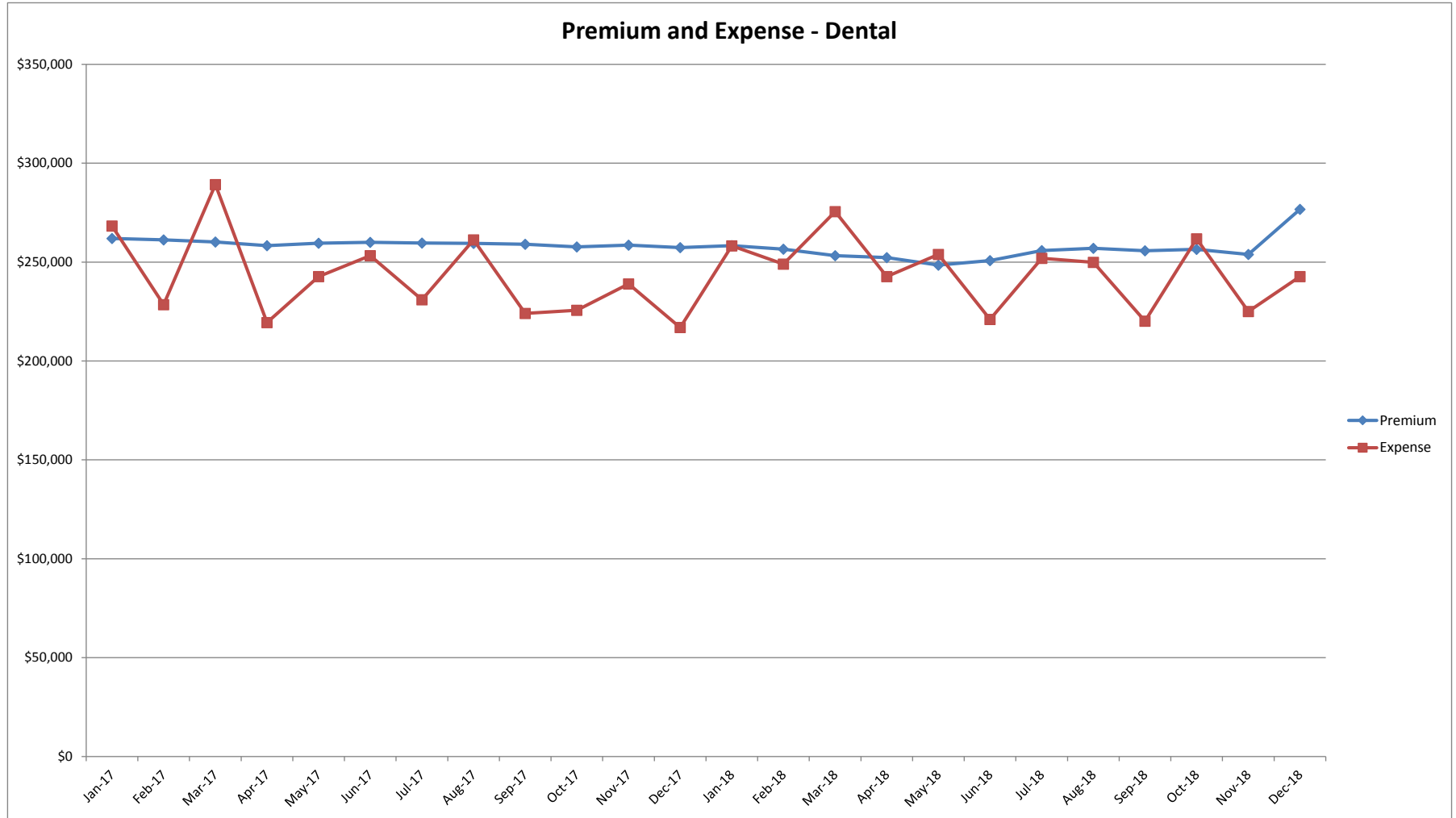
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
Jan-17	4,180	\$261,977	\$244,267	\$24,008	\$268,275	93.24%	\$58.44	102.40%
Feb-17	4,173	\$261,255	\$204,523	\$23,942	\$228,465	78.28%	\$49.01	87.45%
Mar-17	4,150	\$260,156	\$265,391	\$23,841	\$289,232	102.01%	\$63.95	111.18%
Apr-17	4,137	\$258,358	\$195,802	\$23,677	\$219,479	75.79%	\$47.33	84.95%
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	\$207,181	\$23,796	\$230,977	79.79%	\$49.84	88.95%
Aug-17	4,165	\$259,437	\$237,435	\$23,776	\$261,211	91.52%	\$57.01	100.68%
Sep-17	4,160	\$259,062	\$200,344	\$23,746	\$224,091	77.33%	\$48.16	86.50%
Oct-17	4,140	\$257,743	\$201,996	\$23,627	\$225,622	78.37%	\$48.79	87.54%
Nov-17	4,160	\$258,583	\$215,530	\$23,433	\$238,963	83.35%	\$51.81	92.41%
Dec-17	4,187	\$257,345	\$193,557	\$23,358	\$216,915	75.21%	\$46.23	84.29%
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	90.85%	\$55.08	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	87.90%	\$53.08	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	99.68%	\$59.42	108.79%
Apr-18	4,238	\$252,252	\$219,740	\$22,980	\$242,720	87.11%	\$51.85	96.22%
May-18	4,233	\$248,495	\$231,269	\$22,638	\$253,907	93.07%	\$54.63	102.18%
Jun-18	4,233	\$250,769	\$198,181	\$22,845	\$221,026	79.03%	\$46.82	88.14%
Jul-18	4,242	\$255,838	\$228,629	\$23,307	\$251,936	89.36%	\$53.90	98.47%
Aug-18	4,242	\$256,986	\$226,470	\$23,411	\$249,881	88.13%	\$53.39	97.24%
Sep-18	4,242	\$255,734	\$196,886	\$23,297	\$220,183	76.99%	\$46.41	86.10%
Oct-18	4,219	\$256,471	\$238,396	\$23,365	\$261,761	92.95%	\$56.51	102.06%
Nov-18	4,217	\$253,927	\$201,914	\$23,133	\$225,047	79.52%	\$47.88	88.63%
Dec-18	4,231	\$276,683	\$217,484	\$25,206	\$242,690	78.60%	\$51.40	87.71%
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	\$2,680,041	\$284,981	\$2,965,023	86.18%	\$54.83	95.35%
2017	4,160	\$3,113,162	\$2,614,424	\$284,819	\$2,899,244	83.98%	\$52.37	93.13%
2018	4,238	\$3,075,322	\$2,671,656	\$280,234	\$2,951,890	86.87%	\$52.53	95.99%

Data Source: Delta Dental Risk Report Package

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 Dental Premium and Claims Report as of December 2018
County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)
Delta Dental Premium and Claims Report as of December 2018
County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	INCURRED CLAIMS	DELTA ADMIN	TOTAL EXPENSE	INCURRED CLAIMS LOSS RATIO	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
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	\$68,710	\$9,413	\$78,123	66.94%	\$27.65	76.11%
Aug-17	2,500	\$104,967	\$84,469	\$9,626	\$94,095	80.47%	\$33.79	89.64%
Sep-17	2,492	\$105,670	\$76,556	\$9,690	\$86,246	72.45%	\$30.72	81.62%
Oct-17	2,489	\$103,445	\$86,268	\$9,486	\$95,754	83.40%	\$34.66	92.57%
Nov-17	2,508	\$104,602	\$95,818	\$9,592	\$105,410	91.60%	\$38.20	100.77%
Dec-17	2,508	\$103,855	\$74,331	\$9,524	\$83,855	71.57%	\$29.64	80.74%
Jan-18	2,511	\$104,434	\$123,975	\$9,507	\$133,482	118.71%	\$49.37	127.81%
Feb-18	2,520	\$103,272	\$94,068	\$9,418	\$103,487	91.09%	\$37.33	100.21%
Mar-18	2,515	\$103,233	\$100,887	\$9,405	\$110,291	97.73%	\$40.11	106.84%
Apr-18	2,521	\$103,773	\$101,085	\$9,454	\$110,539	97.41%	\$40.10	106.52%
May-18	2,533	\$103,905	\$95,176	\$9,466	\$104,642	91.60%	\$37.57	100.71%
Jun-18	2,528	\$104,819	\$81,378	\$9,549	\$90,927	77.64%	\$32.19	86.75%
Jul-18	2,523	\$101,445	\$78,636	\$9,242	\$87,878	77.52%	\$31.17	86.63%
Aug-18	2,534	\$102,759	\$87,932	\$9,361	\$97,293	85.57%	\$34.70	94.68%
Sep-18	2,518	\$102,542	\$76,065	\$9,342	\$85,406	74.18%	\$30.21	83.29%
Oct-18	2,532	\$102,866	\$83,126	\$9,371	\$92,497	80.81%	\$32.83	89.92%
Nov-18	2,542	\$104,335	\$82,744	\$9,505	\$92,249	79.31%	\$32.55	88.42%
Dec-18	2,545	\$104,511	\$80,274	\$9,521	\$89,795	76.81%	\$31.54	85.92%
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	\$1,104,141	\$114,928	\$1,219,069	88.10%	\$36.94	97.27%
2018	2,527	\$1,241,897	\$1,085,346	\$113,140	\$1,198,485	87.39%	\$35.79	96.50%

Data Source: Delta Dental Risk Report Package

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