



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of December 2022**  
**County of Fresno and County of Tulare**

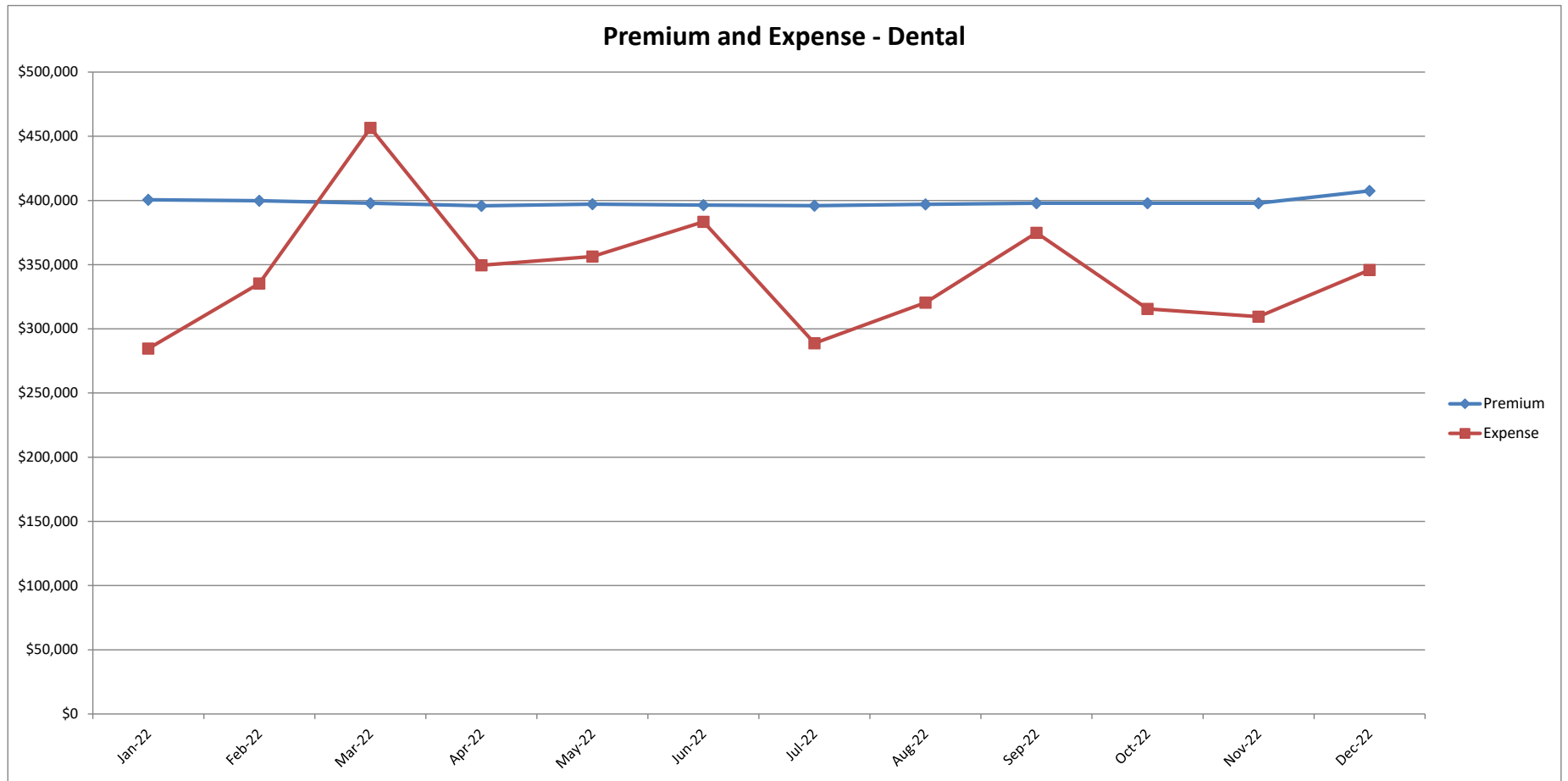
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-21	7,327	\$400,148	\$307,101	\$28,355	\$335,457	\$64,691	83.83%
Feb-21	7,308	\$399,007	\$344,612	\$28,282	\$372,894	\$26,113	93.46%
Mar-21	7,316	\$399,627	\$372,906	\$28,313	\$401,219	-\$1,592	100.40%
Apr-21	7,308	\$398,731	\$406,024	\$28,282	\$434,306	-\$35,574	108.92%
May-21	7,300	\$397,910	\$332,284	\$28,251	\$360,535	\$37,376	90.61%
Jun-21	7,293	\$397,242	\$274,857	\$28,224	\$303,081	\$94,161	76.30%
Jul-21	7,294	\$397,249	\$370,180	\$28,228	\$398,408	-\$1,159	100.29%
Aug-21	7,297	\$397,422	\$302,814	\$28,239	\$331,053	\$66,369	83.30%
Sep-21	7,293	\$397,263	\$359,705	\$28,224	\$387,929	\$9,335	97.65%
Oct-21	7,248	\$395,106	\$289,713	\$28,050	\$317,763	\$77,343	80.42%
Nov-21	7,246	\$394,404	\$283,037	\$28,042	\$311,079	\$83,325	78.87%
Dec-21	7,310	\$396,926	\$323,016	\$28,290	\$351,305	\$45,621	88.51%
Jan-22	7,306	\$400,454	\$256,345	\$28,274	\$284,620	\$115,834	71.07%
Feb-22	7,291	\$399,860	\$307,158	\$28,216	\$335,374	\$64,486	83.87%
Mar-22	7,266	\$397,815	\$428,376	\$28,119	\$456,495	-\$58,680	114.75%
Apr-22	7,233	\$395,836	\$321,532	\$27,992	\$349,524	\$46,313	88.30%
May-22	7,250	\$397,113	\$328,205	\$28,058	\$356,262	\$40,850	89.71%
Jun-22	7,243	\$396,382	\$355,298	\$28,030	\$383,328	\$13,054	96.71%
Jul-22	7,232	\$396,018	\$260,768	\$27,988	\$288,756	\$107,262	72.91%
Aug-22	7,248	\$396,999	\$292,444	\$28,050	\$320,494	\$76,505	80.73%
Sep-22	7,270	\$397,815	\$346,657	\$28,135	\$374,792	\$23,023	94.21%
Oct-22	7,281	\$397,925	\$287,346	\$28,177	\$315,523	\$82,402	79.29%
Nov-22	7,270	\$397,831	\$281,353	\$28,135	\$309,488	\$88,343	77.79%
Dec-22	7,423	\$407,470	\$317,107	\$28,727	\$345,834	\$61,637	84.87%
<b>2019</b>	<b>7,079</b>	<b>\$4,609,557</b>	<b>\$3,779,921</b>	<b>\$327,104</b>	<b>\$4,107,025</b>	<b>\$502,533</b>	<b>89.10%</b>
<b>2020</b>	<b>7,296</b>	<b>\$4,818,580</b>	<b>\$3,558,380</b>	<b>\$338,846</b>	<b>\$3,897,225</b>	<b>\$921,355</b>	<b>80.88%</b>
<b>2021</b>	<b>7,295</b>	<b>\$4,771,036</b>	<b>\$3,966,248</b>	<b>\$338,780</b>	<b>\$4,305,028</b>	<b>\$466,008</b>	<b>90.23%</b>
<b>2022 YTD</b>	<b>7,276</b>	<b>\$4,781,517</b>	<b>\$3,782,588</b>	<b>\$337,901</b>	<b>\$4,120,490</b>	<b>\$661,028</b>	<b>86.18%</b>
<b>Current 12 Months</b>	<b>7,276</b>	<b>\$4,781,517</b>	<b>\$3,782,588</b>	<b>\$337,901</b>	<b>\$4,120,490</b>	<b>\$661,028</b>	<b>86.18%</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).

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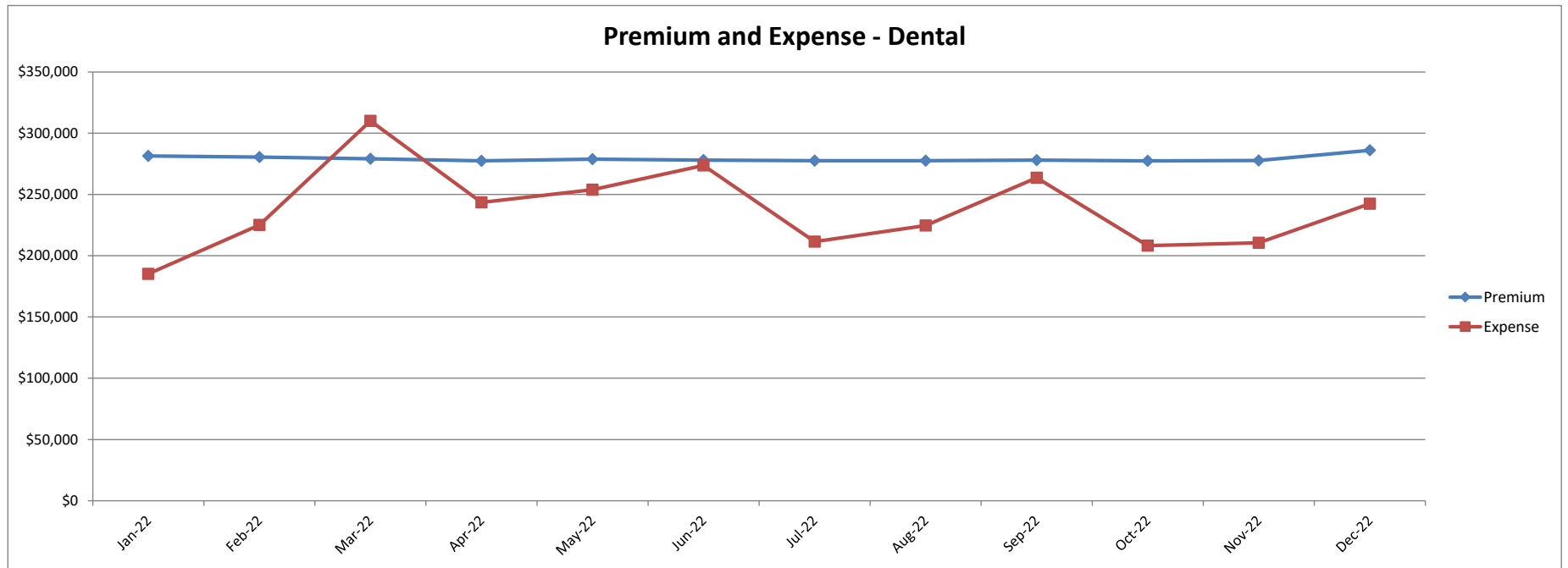
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-21	4,702	\$286,757	\$204,198	\$18,197	\$222,395	\$64,362	77.56%
Feb-21	4,697	\$286,360	\$232,482	\$18,177	\$250,660	\$35,700	87.53%
Mar-21	4,711	\$287,083	\$244,039	\$18,232	\$262,270	\$24,812	91.36%
Apr-21	4,699	\$285,969	\$279,693	\$18,185	\$297,879	-\$11,910	104.16%
May-21	4,686	\$284,989	\$242,930	\$18,135	\$261,065	\$23,924	91.61%
Jun-21	4,681	\$284,648	\$207,906	\$18,115	\$226,022	\$58,626	79.40%
Jul-21	4,672	\$283,978	\$265,448	\$18,081	\$283,529	\$449	99.84%
Aug-21	4,675	\$284,026	\$208,203	\$18,092	\$226,296	\$57,730	79.67%
Sep-21	4,674	\$283,811	\$270,164	\$18,088	\$288,252	-\$4,442	101.56%
Oct-21	4,630	\$281,551	\$209,769	\$17,918	\$227,687	\$53,864	80.87%
Nov-21	4,645	\$281,493	\$210,962	\$17,976	\$228,938	\$52,554	81.33%
Dec-21	4,684	\$283,093	\$224,221	\$18,127	\$242,348	\$40,745	85.61%
Jan-22	4,661	\$281,483	\$167,223	\$18,038	\$185,261	\$96,222	65.82%
Feb-22	4,643	\$280,631	\$207,159	\$17,968	\$225,128	\$55,503	80.22%
Mar-22	4,630	\$279,228	\$292,166	\$17,918	\$310,084	-\$30,856	111.05%
Apr-22	4,594	\$277,518	\$225,770	\$17,779	\$243,549	\$33,969	87.76%
May-22	4,621	\$278,873	\$236,071	\$17,883	\$253,954	\$24,919	91.06%
Jun-22	4,611	\$278,151	\$255,946	\$17,845	\$273,791	\$4,360	98.43%
Jul-22	4,603	\$277,581	\$193,741	\$17,814	\$211,555	\$66,026	76.21%
Aug-22	4,601	\$277,653	\$206,848	\$17,806	\$224,654	\$52,999	80.91%
Sep-22	4,612	\$278,055	\$245,891	\$17,848	\$263,739	\$14,316	94.85%
Oct-22	4,615	\$277,537	\$190,459	\$17,860	\$208,320	\$69,218	75.06%
Nov-22	4,612	\$277,816	\$192,713	\$17,848	\$210,562	\$67,254	75.79%
Dec-22	4,734	\$286,089	\$224,117	\$18,321	\$242,438	\$43,651	84.74%
<b>2019</b>	<b>4,468</b>	<b>\$3,309,176</b>	<b>\$2,720,697</b>	<b>\$207,490</b>	<b>\$2,928,187</b>	<b>\$380,989</b>	<b>88.49%</b>
<b>2020</b>	<b>4,696</b>	<b>\$3,481,998</b>	<b>\$2,517,998</b>	<b>\$218,094</b>	<b>\$2,736,092</b>	<b>\$745,906</b>	<b>78.58%</b>
<b>2021</b>	<b>4,680</b>	<b>\$3,413,756</b>	<b>\$2,800,017</b>	<b>\$217,324</b>	<b>\$3,017,340</b>	<b>\$396,416</b>	<b>88.39%</b>
<b>2022 YTD</b>	<b>4,628</b>	<b>\$3,350,615</b>	<b>\$2,638,106</b>	<b>\$214,928</b>	<b>\$2,853,034</b>	<b>\$497,581</b>	<b>85.15%</b>
<b>Current 12 Months</b>	<b>4,628</b>	<b>\$3,350,615</b>	<b>\$2,638,106</b>	<b>\$214,928</b>	<b>\$2,853,034</b>	<b>\$497,581</b>	<b>85.15%</b>

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. 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.
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MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-21	2,625	\$113,391	\$102,903	\$10,159	\$113,062	\$329	99.71%
Feb-21	2,611	\$112,647	\$112,130	\$10,105	\$122,234	-\$9,587	108.51%
Mar-21	2,605	\$112,545	\$128,867	\$10,081	\$138,949	-\$26,404	123.46%
Apr-21	2,609	\$112,763	\$126,330	\$10,097	\$136,427	-\$23,664	120.99%
May-21	2,614	\$112,921	\$89,354	\$10,116	\$99,470	\$13,452	88.09%
Jun-21	2,612	\$112,594	\$66,950	\$10,108	\$77,059	\$35,535	68.44%
Jul-21	2,622	\$113,271	\$104,732	\$10,147	\$114,879	-\$1,608	101.42%
Aug-21	2,622	\$113,396	\$94,610	\$10,147	\$104,758	\$8,639	92.38%
Sep-21	2,619	\$113,453	\$89,541	\$10,136	\$99,676	\$13,776	87.86%
Oct-21	2,618	\$113,556	\$79,944	\$10,132	\$90,076	\$23,480	79.32%
Nov-21	2,601	\$112,911	\$72,075	\$10,066	\$82,141	\$30,770	72.75%
Dec-21	2,626	\$113,833	\$98,795	\$10,163	\$108,957	\$4,876	95.72%
Jan-22	2,645	\$118,970	\$89,122	\$10,236	\$99,358	\$19,612	83.52%
Feb-22	2,648	\$119,229	\$99,998	\$10,248	\$110,246	\$8,983	92.47%
Mar-22	2,636	\$118,587	\$136,210	\$10,201	\$146,411	-\$27,824	123.46%
Apr-22	2,639	\$118,318	\$95,762	\$10,213	\$105,975	\$12,343	89.57%
May-22	2,629	\$118,239	\$92,134	\$10,174	\$102,308	\$15,931	86.53%
Jun-22	2,632	\$118,231	\$99,352	\$10,186	\$109,538	\$8,694	92.65%
Jul-22	2,629	\$118,437	\$67,027	\$10,174	\$77,201	\$41,236	65.18%
Aug-22	2,647	\$119,346	\$85,596	\$10,244	\$95,840	\$23,506	80.30%
Sep-22	2,658	\$119,759	\$100,766	\$10,286	\$111,052	\$8,707	92.73%
Oct-22	2,666	\$120,388	\$96,887	\$10,317	\$107,204	\$13,184	89.05%
Nov-22	2,658	\$120,015	\$88,640	\$10,286	\$98,926	\$21,089	82.43%
Dec-22	2,689	\$121,381	\$92,990	\$10,406	\$103,396	\$17,985	85.18%
<b>2019</b>	<b>2,576</b>	<b>\$1,300,381</b>	<b>\$1,059,223</b>	<b>\$119,614</b>	<b>\$1,178,837</b>	<b>\$121,544</b>	<b>90.65%</b>
<b>2020</b>	<b>2,600</b>	<b>\$1,336,582</b>	<b>\$1,040,382</b>	<b>\$120,752</b>	<b>\$1,161,134</b>	<b>\$175,448</b>	<b>86.87%</b>
<b>2021</b>	<b>2,615</b>	<b>\$1,357,280</b>	<b>\$1,166,232</b>	<b>\$121,456</b>	<b>\$1,287,688</b>	<b>\$69,593</b>	<b>94.87%</b>
<b>2022 YTD</b>	<b>2,648</b>	<b>\$1,430,902</b>	<b>\$1,144,483</b>	<b>\$122,973</b>	<b>\$1,267,456</b>	<b>\$163,447</b>	<b>88.58%</b>
<b>Current 12 Months</b>	<b>2,648</b>	<b>\$1,430,902</b>	<b>\$1,144,483</b>	<b>\$122,973</b>	<b>\$1,267,456</b>	<b>\$163,447</b>	<b>88.58%</b>

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