



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of September 2023**  
**County of Fresno and County of Tulare**

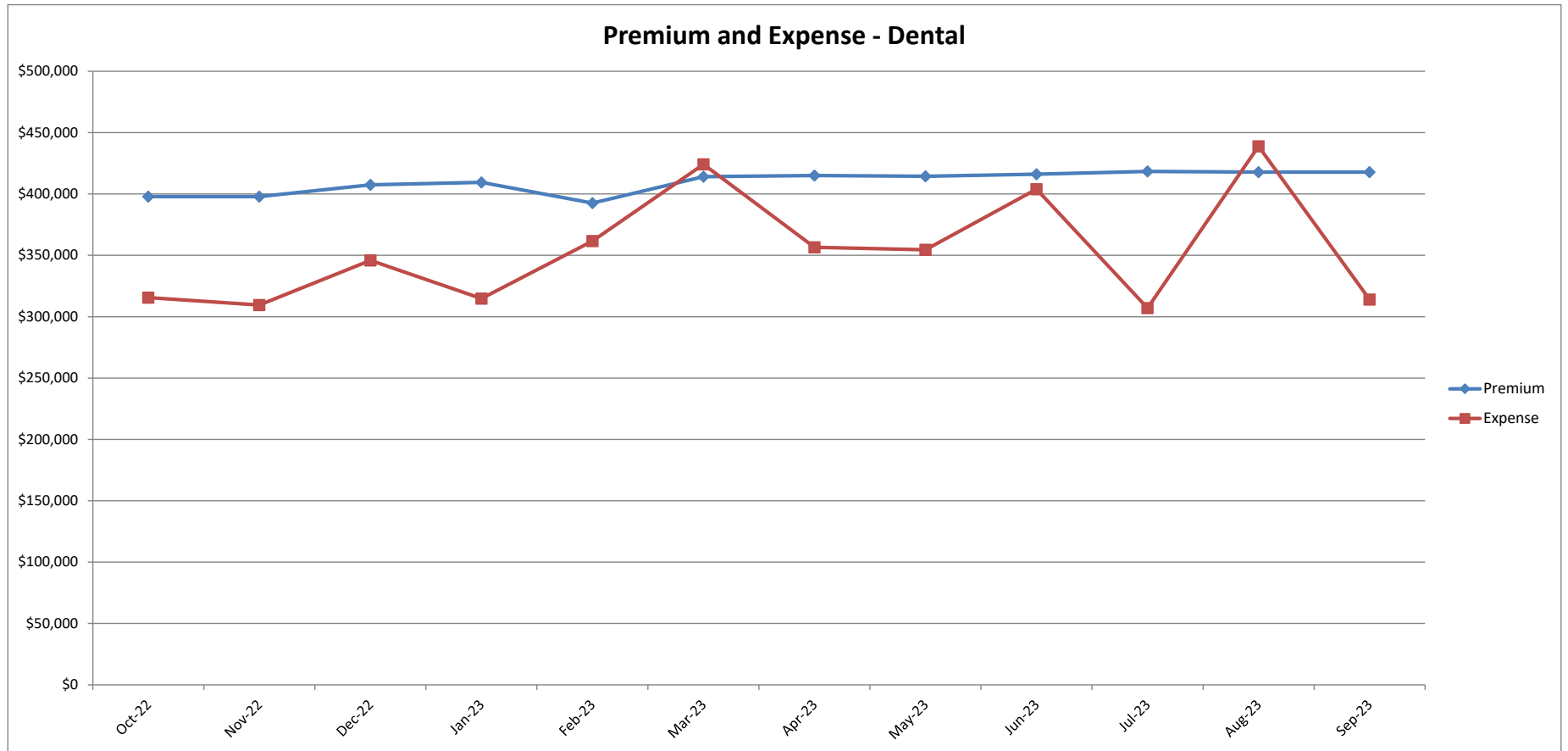
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
<b>Oct-21</b>	7,248	\$395,106	\$289,713	\$28,050	\$317,763	\$77,343	80.42%
<b>Nov-21</b>	7,246	\$394,404	\$283,037	\$28,042	\$311,079	\$83,325	78.87%
<b>Dec-21</b>	7,310	\$396,926	\$323,016	\$28,290	\$351,305	\$45,621	88.51%
<b>Jan-22</b>	7,306	\$400,454	\$256,345	\$28,274	\$284,620	\$115,834	71.07%
<b>Feb-22</b>	7,291	\$399,860	\$307,158	\$28,216	\$335,374	\$64,486	83.87%
<b>Mar-22</b>	7,266	\$397,815	\$428,376	\$28,119	\$456,495	-\$58,680	114.75%
<b>Apr-22</b>	7,233	\$395,836	\$321,532	\$27,992	\$349,524	\$46,313	88.30%
<b>May-22</b>	7,250	\$397,113	\$328,205	\$28,058	\$356,262	\$40,850	89.71%
<b>Jun-22</b>	7,243	\$396,382	\$355,298	\$28,030	\$383,328	\$13,054	96.71%
<b>Jul-22</b>	7,232	\$396,018	\$260,768	\$27,988	\$288,756	\$107,262	72.91%
<b>Aug-22</b>	7,248	\$396,999	\$292,444	\$28,050	\$320,494	\$76,505	80.73%
<b>Sep-22</b>	7,270	\$397,815	\$346,657	\$28,135	\$374,792	\$23,023	94.21%
<b>Oct-22</b>	7,281	\$397,925	\$287,346	\$28,177	\$315,523	\$82,402	79.29%
<b>Nov-22</b>	7,270	\$397,831	\$281,353	\$28,135	\$309,488	\$88,343	77.79%
<b>Dec-22</b>	7,423	\$407,470	\$317,107	\$28,727	\$345,834	\$61,637	84.87%
<b>Jan-23</b>	7,459	\$409,403	\$285,958	\$28,866	\$314,824	\$94,579	76.90%
<b>Feb-23</b>	7,503	\$392,579	\$332,646	\$29,037	\$361,682	\$30,896	92.13%
<b>Mar-23</b>	7,532	\$414,177	\$394,962	\$29,149	\$424,111	-\$9,934	102.40%
<b>Apr-23</b>	7,549	\$415,062	\$327,314	\$29,215	\$356,529	\$58,533	85.90%
<b>May-23</b>	7,541	\$414,435	\$325,434	\$29,184	\$354,617	\$59,818	85.57%
<b>Jun-23</b>	7,572	\$416,059	\$374,634	\$29,304	\$403,937	\$12,122	97.09%
<b>Jul-23</b>	7,614	\$418,389	\$277,575	\$29,466	\$307,041	\$111,348	73.39%
<b>Aug-23</b>	7,605	\$417,760	\$409,420	\$29,431	\$438,852	-\$21,092	105.05%
<b>Sep-23</b>	7,611	\$417,911	\$284,580	\$29,455	\$314,034	\$103,877	75.14%
<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</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>2023 YTD</b>	<b>7,554</b>	<b>\$3,715,775</b>	<b>\$3,012,522</b>	<b>\$263,106</b>	<b>\$3,275,628</b>	<b>\$440,147</b>	<b>88.15%</b>
<b>Current 12 Months</b>	<b>7,497</b>	<b>\$4,919,001</b>	<b>\$3,898,328</b>	<b>\$348,145</b>	<b>\$4,246,473</b>	<b>\$672,528</b>	<b>86.33%</b>

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

**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: Effective 1/1/2022 through 12/31/2023 the Dental PPO ASO fee is \$4.19
4. Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).

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County of Fresno and County of Tulare**





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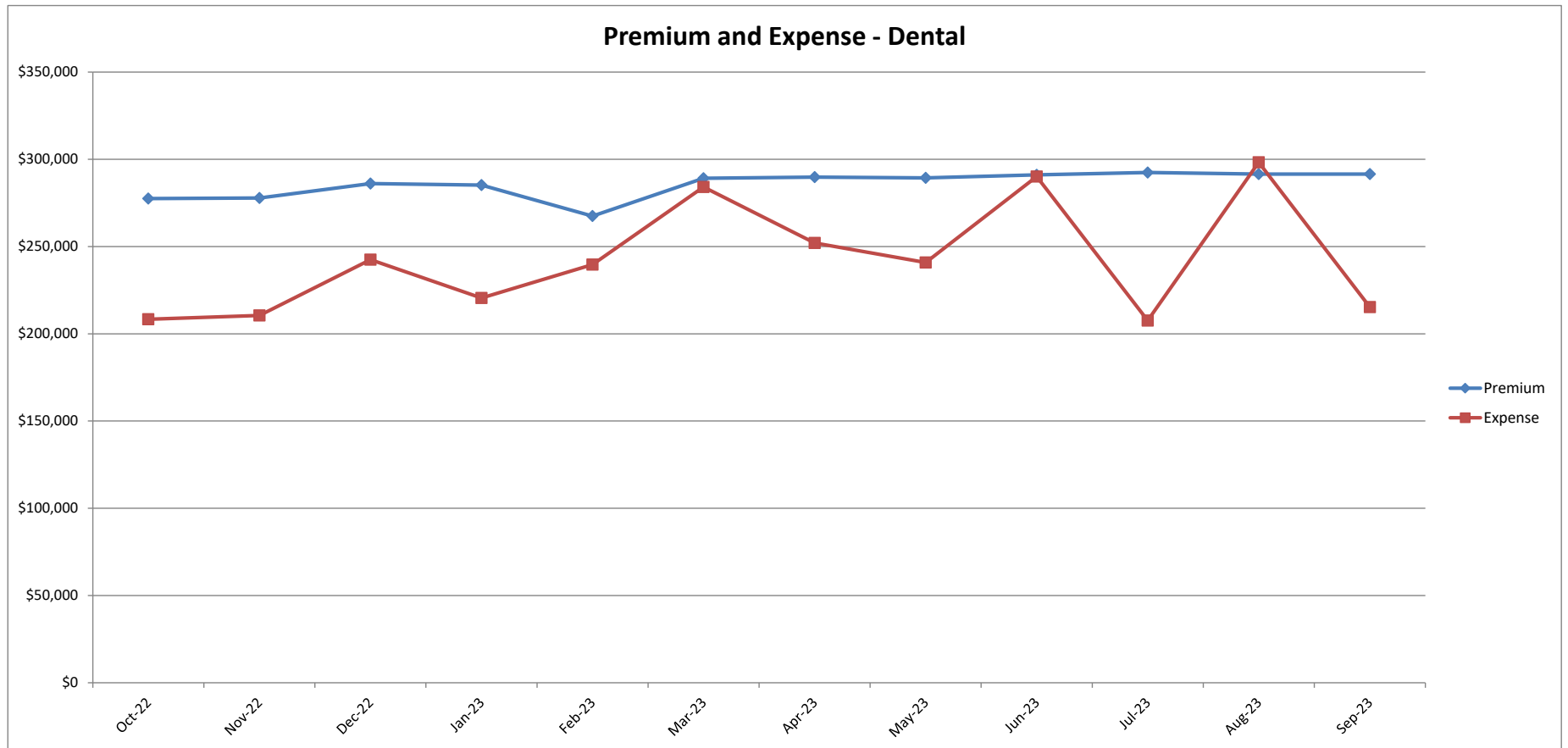
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Oct-21	4,630	\$281,551	\$209,769	\$17,918	\$227,687	\$53,864	80.87%
Nov-21	4,645	\$281,493	\$210,962	\$17,976	\$228,938	\$52,554	81.33%
Dec-21	4,684	\$283,093	\$224,221	\$18,127	\$242,348	\$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%
Jan-23	4,718	\$285,189	\$202,249	\$18,259	\$220,508	\$64,681	77.32%
Feb-23	4,746	\$267,461	\$221,324	\$18,367	\$239,691	\$27,770	89.62%
Mar-23	4,786	\$289,084	\$265,604	\$18,522	\$284,126	\$4,958	98.28%
Apr-23	4,801	\$289,801	\$233,464	\$18,580	\$252,044	\$37,758	86.97%
May-23	4,794	\$289,355	\$222,295	\$18,553	\$240,848	\$48,507	83.24%
Jun-23	4,826	\$291,083	\$271,392	\$18,677	\$290,068	\$1,015	99.65%
Jul-23	4,851	\$292,446	\$188,823	\$18,773	\$207,597	\$84,850	70.99%
Aug-23	4,834	\$291,573	\$279,538	\$18,708	\$298,246	-\$6,672	102.29%
Sep-23	4,834	\$291,489	\$196,615	\$18,708	\$215,323	\$76,166	73.87%
<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</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>2023 YTD</b>	<b>4,799</b>	<b>\$2,587,482</b>	<b>\$2,081,305</b>	<b>\$167,145</b>	<b>\$2,248,450</b>	<b>\$339,032</b>	<b>86.90%</b>
<b>Current 12 Months</b>	<b>4,763</b>	<b>\$3,428,924</b>	<b>\$2,688,595</b>	<b>\$221,174</b>	<b>\$2,909,769</b>	<b>\$519,155</b>	<b>84.86%</b>

Data Sources: Delta Dental Financial Report Package, MyWorkplace

Note:

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MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
<b>Oct-21</b>	2,618	\$113,556	\$79,944	\$10,132	\$90,076	\$23,480	79.32%
<b>Nov-21</b>	2,601	\$112,911	\$72,075	\$10,066	\$82,141	\$30,770	72.75%
<b>Dec-21</b>	2,626	\$113,833	\$98,795	\$10,163	\$108,957	\$4,876	95.72%
<b>Jan-22</b>	2,645	\$118,970	\$89,122	\$10,236	\$99,358	\$19,612	83.52%
<b>Feb-22</b>	2,648	\$119,229	\$99,998	\$10,248	\$110,246	\$8,983	92.47%
<b>Mar-22</b>	2,636	\$118,587	\$136,210	\$10,201	\$146,411	-\$27,824	123.46%
<b>Apr-22</b>	2,639	\$118,318	\$95,762	\$10,213	\$105,975	\$12,343	89.57%
<b>May-22</b>	2,629	\$118,239	\$92,134	\$10,174	\$102,308	\$15,931	86.53%
<b>Jun-22</b>	2,632	\$118,231	\$99,352	\$10,186	\$109,538	\$8,694	92.65%
<b>Jul-22</b>	2,629	\$118,437	\$67,027	\$10,174	\$77,201	\$41,236	65.18%
<b>Aug-22</b>	2,647	\$119,346	\$85,596	\$10,244	\$95,840	\$23,506	80.30%
<b>Sep-22</b>	2,658	\$119,759	\$100,766	\$10,286	\$111,052	\$8,707	92.73%
<b>Oct-22</b>	2,666	\$120,388	\$96,887	\$10,317	\$107,204	\$13,184	89.05%
<b>Nov-22</b>	2,658	\$120,015	\$88,640	\$10,286	\$98,926	\$21,089	82.43%
<b>Dec-22</b>	2,689	\$121,381	\$92,990	\$10,406	\$103,396	\$17,985	85.18%
<b>Jan-23</b>	2,741	\$124,214	\$83,709	\$10,608	\$94,316	\$29,898	75.93%
<b>Feb-23</b>	2,757	\$125,118	\$111,322	\$10,670	\$121,991	\$3,126	97.50%
<b>Mar-23</b>	2,746	\$125,092	\$129,358	\$10,627	\$139,985	-\$14,892	111.91%
<b>Apr-23</b>	2,748	\$125,261	\$93,850	\$10,635	\$104,485	\$20,776	83.41%
<b>May-23</b>	2,747	\$125,080	\$103,138	\$10,631	\$113,769	\$11,311	90.96%
<b>Jun-23</b>	2,746	\$124,976	\$103,242	\$10,627	\$113,869	\$11,107	91.11%
<b>Jul-23</b>	2,763	\$125,943	\$88,752	\$10,693	\$99,445	\$26,498	78.96%
<b>Aug-23</b>	2,771	\$126,187	\$129,882	\$10,724	\$140,606	-\$14,419	111.43%
<b>Sep-23</b>	2,777	\$126,422	\$87,964	\$10,747	\$98,711	\$27,711	78.08%
<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</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>2023 YTD</b>	<b>2,755</b>	<b>\$1,128,293</b>	<b>\$931,217</b>	<b>\$95,961</b>	<b>\$1,027,178</b>	<b>\$101,115</b>	<b>91.04%</b>
<b>Current 12 Months</b>	<b>2,734</b>	<b>\$1,490,077</b>	<b>\$1,209,733</b>	<b>\$126,971</b>	<b>\$1,336,704</b>	<b>\$153,374</b>	<b>89.71%</b>

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