



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of August 2020**  
**County of Fresno and County of Tulare**

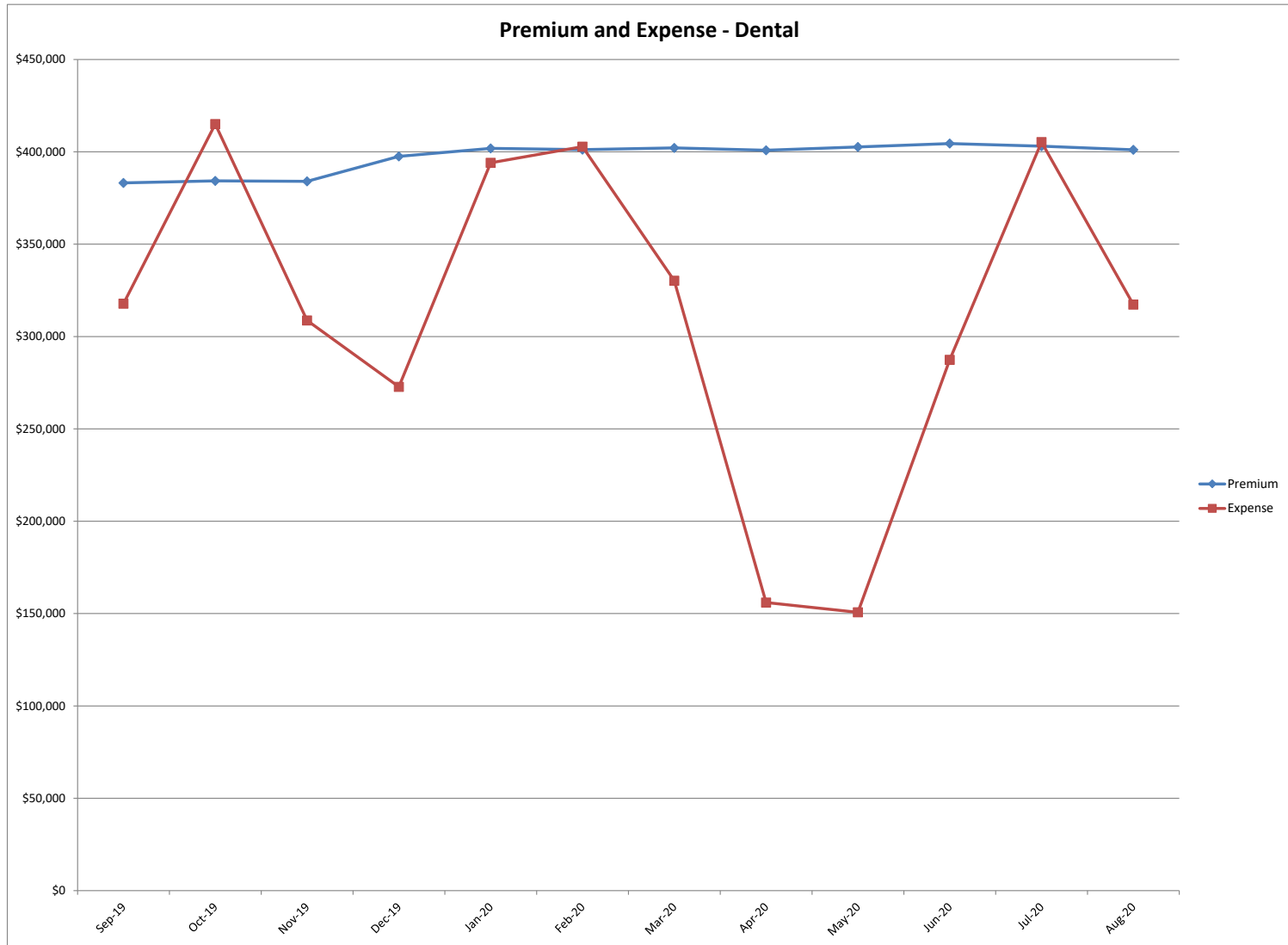
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$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	\$383,193	\$290,558	\$27,295	\$317,853	\$65,340	82.95%
Oct-19	7,069	\$384,317	\$387,679	\$27,357	\$415,036	-\$30,719	107.99%
Nov-19	7,059	\$384,005	\$281,440	\$27,318	\$308,759	\$75,247	80.40%
Dec-19	7,079	\$397,535	\$245,415	\$27,396	\$272,810	\$124,725	68.63%
Jan-20	7,300	\$401,910	\$365,829	\$28,251	\$394,080	\$7,830	98.05%
Feb-20	7,284	\$401,235	\$374,648	\$28,189	\$402,837	-\$1,603	100.40%
Mar-20	7,308	\$402,164	\$301,949	\$28,282	\$330,231	\$71,933	82.11%
Apr-20	7,288	\$400,881	\$127,803	\$28,205	\$156,007	\$244,874	38.92%
May-20	7,310	\$402,682	\$122,396	\$28,290	\$150,686	\$251,996	37.42%
Jun-20	7,354	\$404,481	\$258,916	\$28,460	\$287,376	\$117,105	71.05%
Jul-20	7,328	\$403,096	\$376,903	\$28,359	\$405,262	-\$2,167	100.54%
Aug-20	7,293	\$401,160	\$289,047	\$28,224	\$317,271	\$83,889	79.09%
<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</b>	<b>7,044</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 YTD</b>	<b>7,308</b>	<b>\$3,217,608</b>	<b>\$2,217,490</b>	<b>\$226,260</b>	<b>\$2,443,750</b>	<b>\$773,858</b>	<b>75.95%</b>
<b>Current 12 Months</b>	<b>7,227</b>	<b>\$4,766,659</b>	<b>\$3,422,582</b>	<b>\$335,626</b>	<b>\$3,758,208</b>	<b>\$1,008,451</b>	<b>78.84%</b>

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

Note:

- The above figures include all the divisions under the County of Fresno and County of Tulare.
- The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
- 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.
- Effective 12/17/18, DPPO contracts changed to self-funded; DHMO remained fully insured (not included in this report).
- Fully insured runout claims thru Aug. 2020: -\$1,488.

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of August 2020**  
**County of Fresno and County of Tulare**





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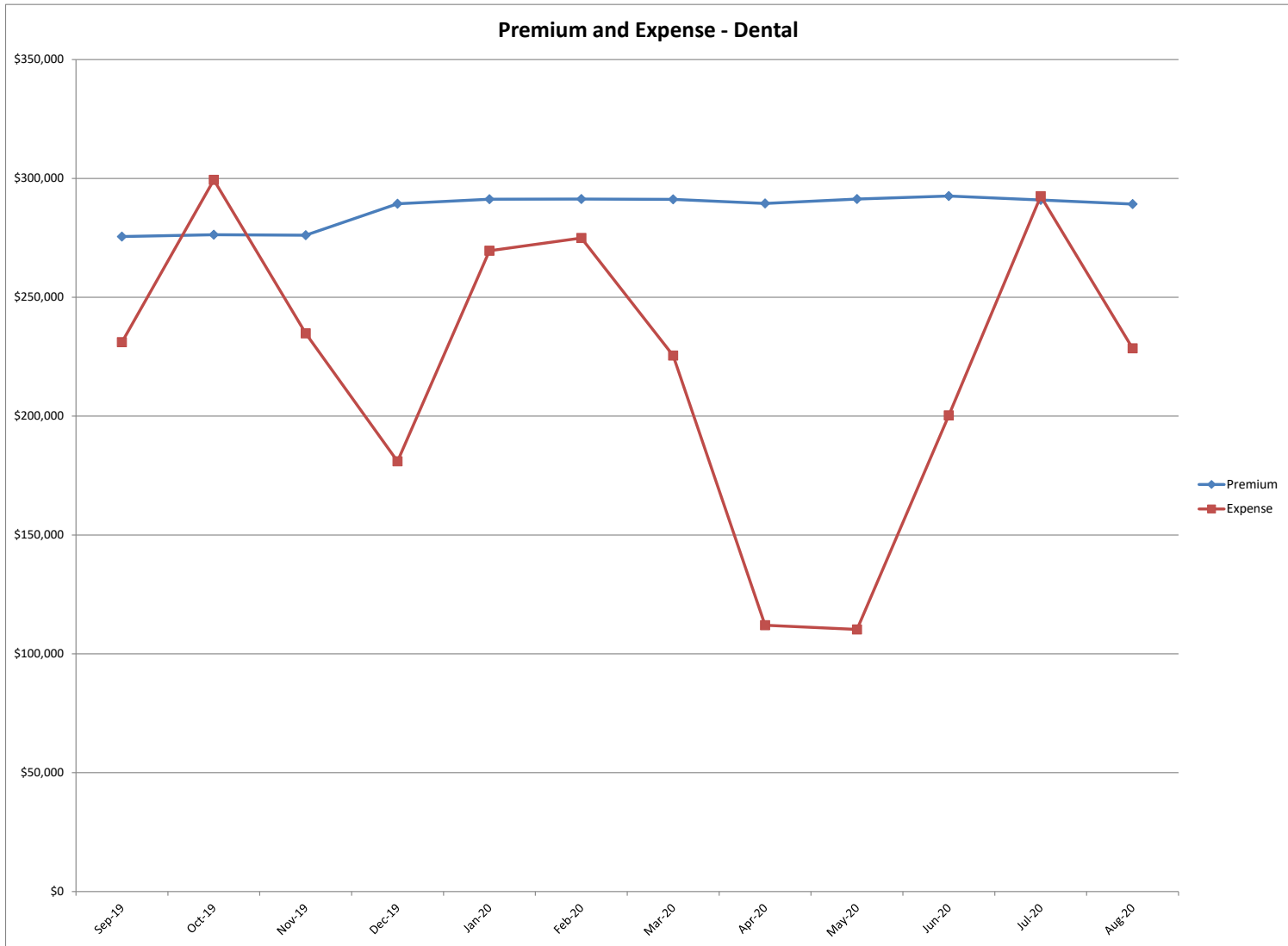
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$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	\$275,549	\$213,712	\$17,372	\$231,084	\$44,465	83.86%
Oct-19	4,503	\$276,332	\$281,950	\$17,427	\$299,377	-\$23,045	108.34%
Nov-19	4,494	\$276,102	\$217,419	\$17,392	\$234,811	\$41,291	85.04%
Dec-19	4,509	\$289,344	\$163,564	\$17,450	\$181,014	\$108,330	62.56%
Jan-20	4,705	\$291,236	\$251,375	\$18,208	\$269,583	\$21,653	92.57%
Feb-20	4,708	\$291,352	\$256,696	\$18,220	\$274,916	\$16,436	94.36%
Mar-20	4,709	\$291,201	\$207,255	\$18,224	\$225,479	\$65,722	77.43%
Apr-20	4,682	\$289,481	\$93,885	\$18,119	\$112,004	\$177,477	38.69%
May-20	4,706	\$291,293	\$92,062	\$18,212	\$110,274	\$181,019	37.86%
Jun-20	4,738	\$292,590	\$181,979	\$18,336	\$200,315	\$92,276	68.46%
Jul-20	4,710	\$290,903	\$274,253	\$18,228	\$292,481	-\$1,578	100.54%
Aug-20	4,682	\$289,183	\$210,375	\$18,119	\$228,494	\$60,689	79.01%
<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</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 YTD</b>	<b>4,705</b>	<b>\$2,327,239</b>	<b>\$1,567,880</b>	<b>\$145,667</b>	<b>\$1,713,547</b>	<b>\$613,693</b>	<b>73.63%</b>
<b>Current 12 Months</b>	<b>4,636</b>	<b>\$3,444,567</b>	<b>\$2,444,525</b>	<b>\$215,307</b>	<b>\$2,659,832</b>	<b>\$784,734</b>	<b>77.22%</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-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%
Oct-19	2,566	\$107,986	\$105,729	\$9,930	\$115,659	-\$7,674	107.11%
Nov-19	2,565	\$107,903	\$64,021	\$9,927	\$73,948	\$33,955	68.53%
Dec-19	2,570	\$108,191	\$81,851	\$9,946	\$91,796	\$16,394	84.85%
Jan-20	2,595	\$110,674	\$114,454	\$10,043	\$124,497	-\$13,823	112.49%
Feb-20	2,576	\$109,883	\$117,952	\$9,969	\$127,921	-\$18,038	116.42%
Mar-20	2,599	\$110,963	\$94,694	\$10,058	\$104,752	\$6,211	94.40%
Apr-20	2,606	\$111,400	\$33,918	\$10,085	\$44,003	\$67,397	39.50%
May-20	2,604	\$111,389	\$30,334	\$10,077	\$40,412	\$70,977	36.28%
Jun-20	2,616	\$111,891	\$76,937	\$10,124	\$87,061	\$24,830	77.81%
Jul-20	2,618	\$112,192	\$102,649	\$10,132	\$112,781	-\$589	100.52%
Aug-20	2,611	\$111,977	\$78,672	\$10,105	\$88,776	\$23,200	79.28%
<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</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 YTD</b>	<b>2,603</b>	<b>\$890,369</b>	<b>\$649,610</b>	<b>\$80,593</b>	<b>\$730,203</b>	<b>\$160,166</b>	<b>82.01%</b>
<b>Current 12 Months</b>	<b>2,591</b>	<b>\$1,322,092</b>	<b>\$978,057</b>	<b>\$120,318</b>	<b>\$1,098,375</b>	<b>\$223,717</b>	<b>83.08%</b>

Data Sources: Delta Dental Financial Report Package, Hourglass

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