



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

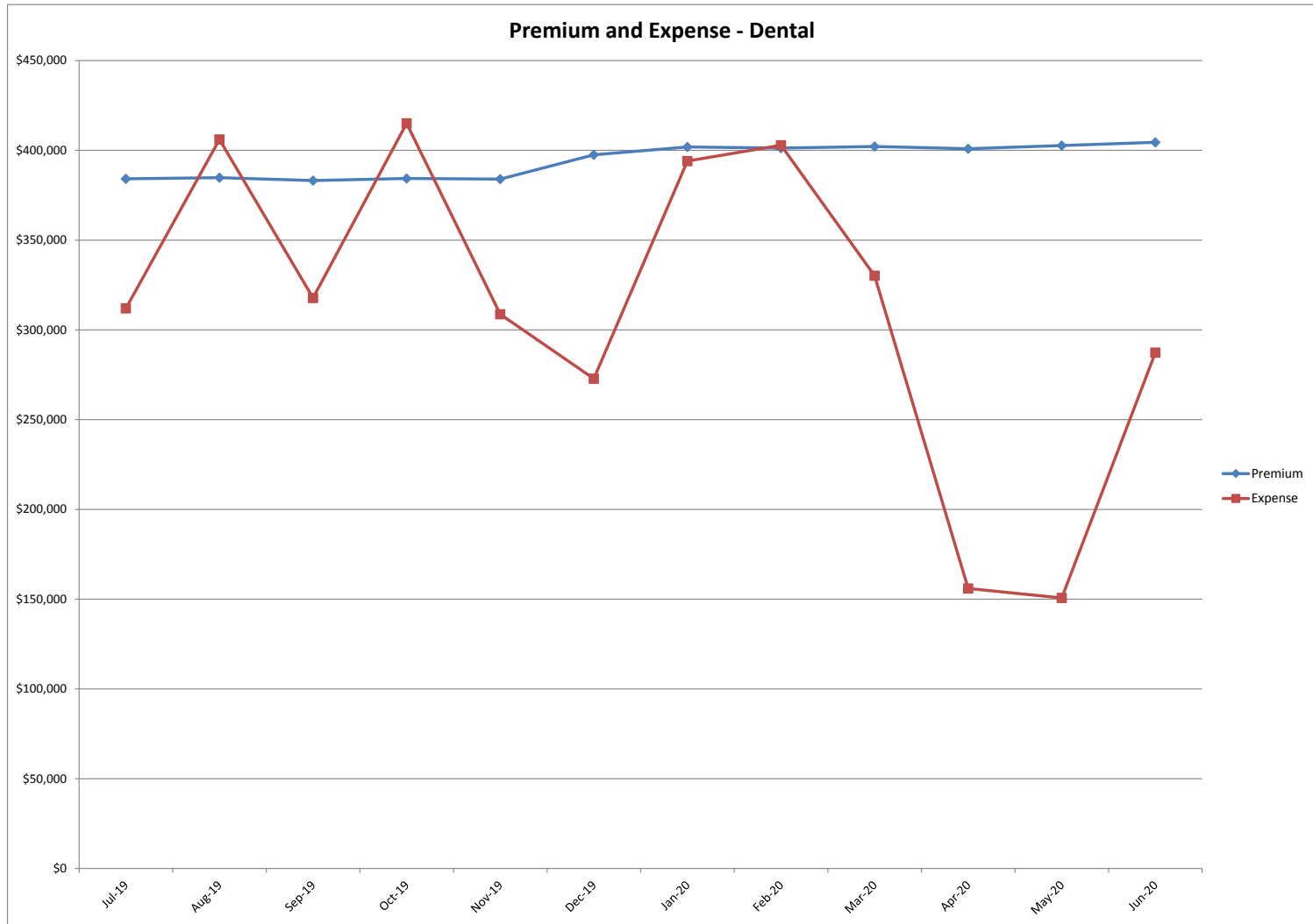
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	6,772	\$362,752	\$358,669	\$33,042	\$391,712	-\$28,960	107.98%
Feb-18	6,769	\$359,841	\$319,592	\$32,861	\$352,453	\$7,388	97.95%
Mar-18	6,764	\$356,513	\$353,356	\$32,478	\$385,834	-\$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%
2015	6,457	\$4,496,865	\$3,763,409	\$401,012	\$4,164,420	\$332,444	92.61%
2016	6,513	\$4,352,090	\$3,781,762	\$398,905	\$4,180,667	\$171,423	96.06%
2017	6,651	\$4,366,446	\$3,718,565	\$399,748	\$4,118,313	\$248,133	94.32%
2018	6,765	\$4,317,219	\$3,757,002	\$393,374	\$4,150,375	\$166,843	96.14%
2019	7,044	\$4,609,557	\$3,779,921	\$327,104	\$4,107,025	\$502,533	89.10%
2020 YTD	7,307	\$2,413,352	\$1,551,541	\$169,676	\$1,721,217	\$692,135	71.32%
Current 12 Months	7,187	\$4,731,434	\$3,420,014	\$333,757	\$3,753,770	\$977,664	79.34%

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 Jun. 2020: \$10,006.

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





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Delta Dental Premium and Claims Report as of June 2020
County of Fresno

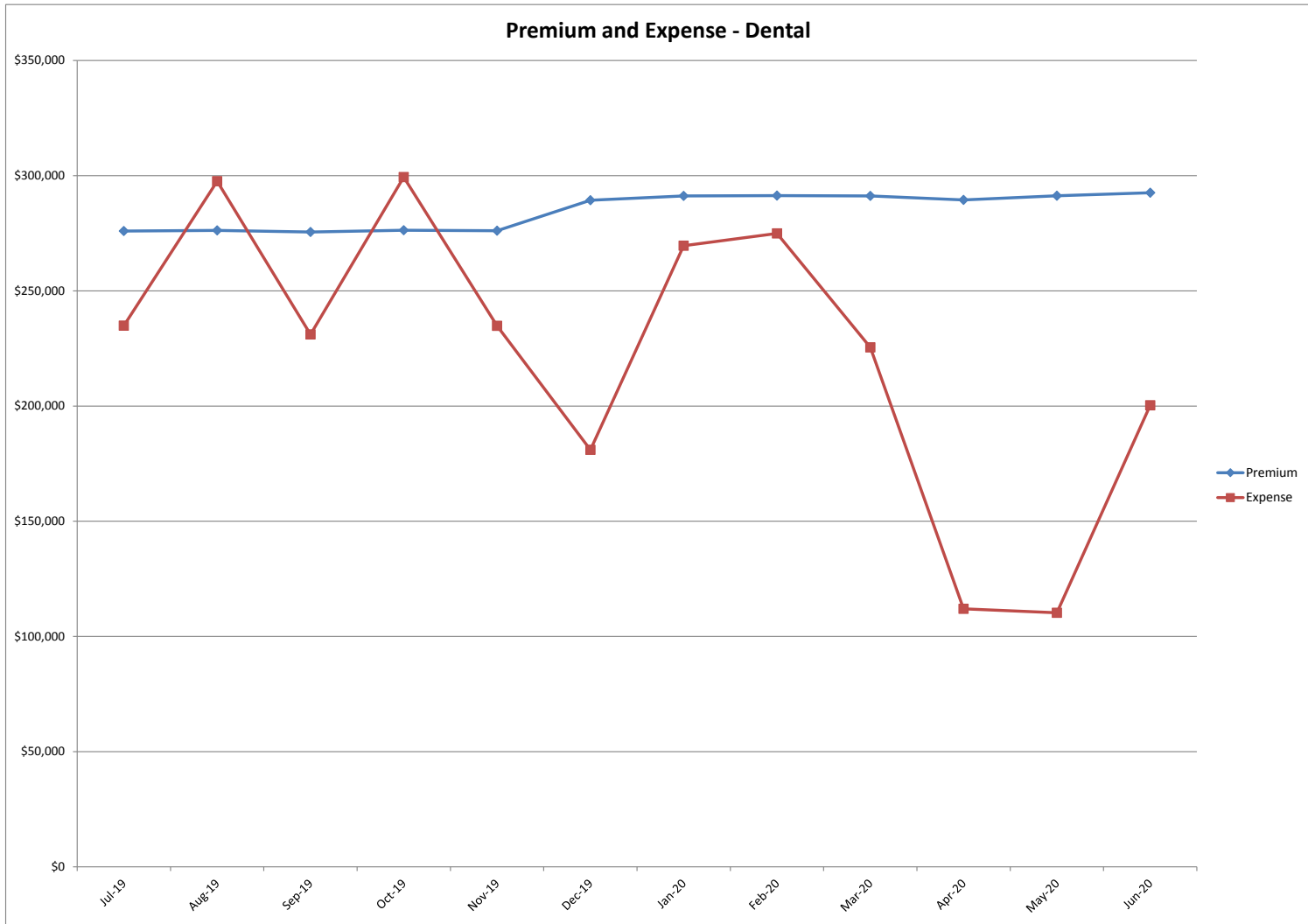
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-18	4,261	\$258,318	\$234,694	\$23,536	\$258,230	\$88	99.97%
Feb-18	4,249	\$256,569	\$225,524	\$23,442	\$248,966	\$7,603	97.04%
Mar-18	4,249	\$253,280	\$252,469	\$23,074	\$275,543	-\$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%
2015	4,026	\$3,191,118	\$2,669,510	\$284,709	\$2,954,219	\$236,900	92.58%
2016	4,073	\$3,109,731	\$2,680,041	\$284,981	\$2,965,023	\$144,709	95.35%
2017	4,160	\$3,113,162	\$2,614,424	\$284,819	\$2,899,244	\$213,918	93.13%
2018	4,238	\$3,075,322	\$2,671,656	\$280,234	\$2,951,890	\$123,432	95.99%
2019	4,468	\$3,309,176	\$2,720,697	\$207,490	\$2,928,187	\$380,989	88.49%
2020 YTD	4,708	\$1,747,153	\$1,083,252	\$109,320	\$1,192,572	\$554,581	68.26%
Current 12 Months	4,602	\$3,416,637	\$2,457,633	\$213,717	\$2,671,350	\$745,287	78.19%

Data Sources: Delta Dental Financial Report Package, Hourglass

Note:

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County of Fresno**





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County of Tulare

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%
2015	2,431	\$1,305,746	\$1,093,899	\$116,302	\$1,210,201	\$95,545	92.68%
2016	2,440	\$1,242,358	\$1,101,721	\$113,923	\$1,215,644	\$26,714	97.85%
2017	2,491	\$1,253,284	\$1,104,141	\$114,928	\$1,219,069	\$34,215	97.27%
2018	2,527	\$1,241,897	\$1,085,346	\$113,140	\$1,198,485	\$43,411	96.50%
2019	2,576	\$1,300,381	\$1,059,223	\$119,614	\$1,178,837	\$121,544	90.65%
2020 YTD	2,599	\$666,200	\$468,289	\$60,357	\$528,646	\$137,554	79.35%
Current 12 Months	2,585	\$1,314,797	\$962,381	\$120,040	\$1,082,421	\$232,376	82.33%

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