



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of September 2025**  
**County of Fresno and County of Tulare**

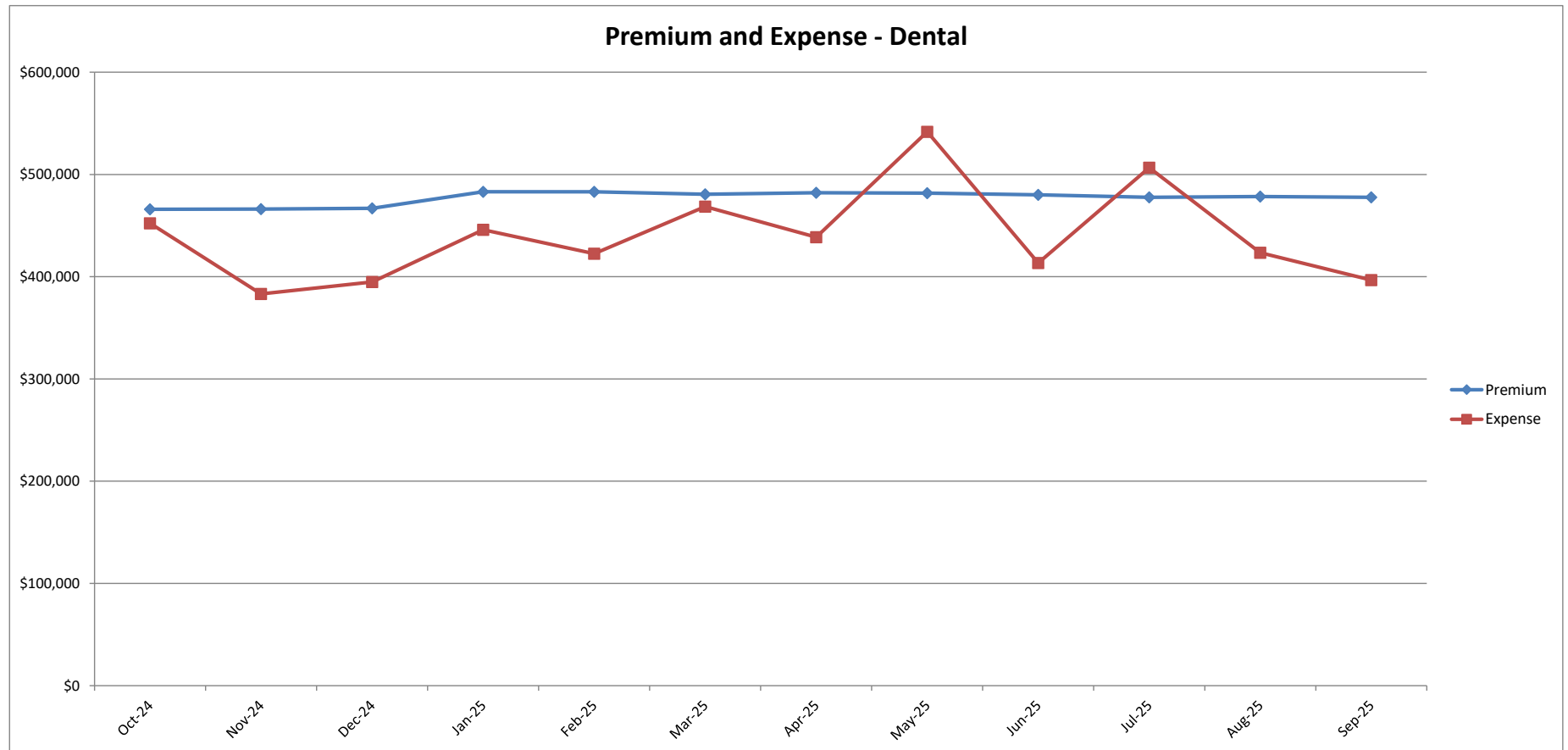
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Oct-23	7,590	\$416,533	\$334,211	\$29,373	\$363,585	\$52,949	87.29%
Nov-23	7,684	\$422,253	\$369,419	\$29,737	\$399,156	\$23,097	94.53%
Dec-23	7,729	\$424,463	\$286,564	\$29,911	\$316,475	\$107,988	74.56%
Jan-24	7,980	\$454,861	\$294,721	\$35,112	\$329,833	\$125,029	72.51%
Feb-24	7,984	\$454,898	\$441,363	\$35,130	\$476,493	-\$21,595	104.75%
Mar-24	7,960	\$499,820	\$386,822	\$35,024	\$421,846	\$77,975	84.40%
Apr-24	7,976	\$455,568	\$363,852	\$35,094	\$398,947	\$56,621	87.57%
May-24	7,998	\$457,534	\$466,839	\$35,191	\$502,030	-\$44,497	109.73%
Jun-24	8,044	\$460,869	\$384,765	\$35,394	\$420,159	\$40,710	91.17%
Jul-24	8,094	\$463,495	\$342,637	\$35,614	\$378,251	\$85,244	81.61%
Aug-24	8,112	\$464,731	\$483,537	\$35,693	\$519,229	-\$54,498	111.73%
Sep-24	8,123	\$465,324	\$348,077	\$35,741	\$383,818	\$81,506	82.48%
Oct-24	8,137	\$465,907	\$416,319	\$35,803	\$452,122	\$13,785	97.04%
Nov-24	8,136	\$466,218	\$347,348	\$35,798	\$383,146	\$83,072	82.18%
Dec-24	8,145	\$466,838	\$359,048	\$35,838	\$394,886	\$71,952	84.59%
Jan-25	8,408	\$483,071	\$408,850	\$36,995	\$445,845	\$37,226	92.29%
Feb-25	8,396	\$482,958	\$385,497	\$36,942	\$422,439	\$60,519	87.47%
Mar-25	8,363	\$480,673	\$431,797	\$36,797	\$468,594	\$12,078	97.49%
Apr-25	8,367	\$482,173	\$401,854	\$36,815	\$438,669	\$43,504	90.98%
May-25	8,360	\$481,811	\$504,987	\$36,784	\$541,771	-\$59,960	112.44%
Jun-25	8,334	\$479,968	\$376,792	\$36,670	\$413,462	\$66,507	86.14%
Jul-25	8,293	\$477,596	\$470,198	\$36,489	\$506,687	-\$29,091	106.09%
Aug-25	8,302	\$478,458	\$386,937	\$36,529	\$423,466	\$54,992	88.51%
Sep-25	8,281	\$477,575	\$360,269	\$36,436	\$396,705	\$80,870	83.07%
2022	7,276	\$4,781,517	\$3,782,588	\$337,901	\$4,120,490	\$661,028	86.18%
2023	7,582	\$4,979,025	\$4,002,716	\$352,127	\$4,354,844	\$624,181	87.46%
2024	8,057	\$5,576,063	\$4,635,327	\$425,432	\$5,060,759	\$515,304	90.76%
2025 YTD	8,345	\$4,324,284	\$3,727,181	\$330,458	\$4,057,638	\$266,645	93.83%
Current 12 Months	8,294	\$5,723,247	\$4,849,895	\$437,897	\$5,287,792	\$435,455	92.39%

**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 1/1/2024 through 12/31/2026 the Dental PPO ASO fee is \$4.40

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Delta Dental Premium and Claims Report as of September 2025  
County of Fresno and County of Tulare**





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**County of Fresno**

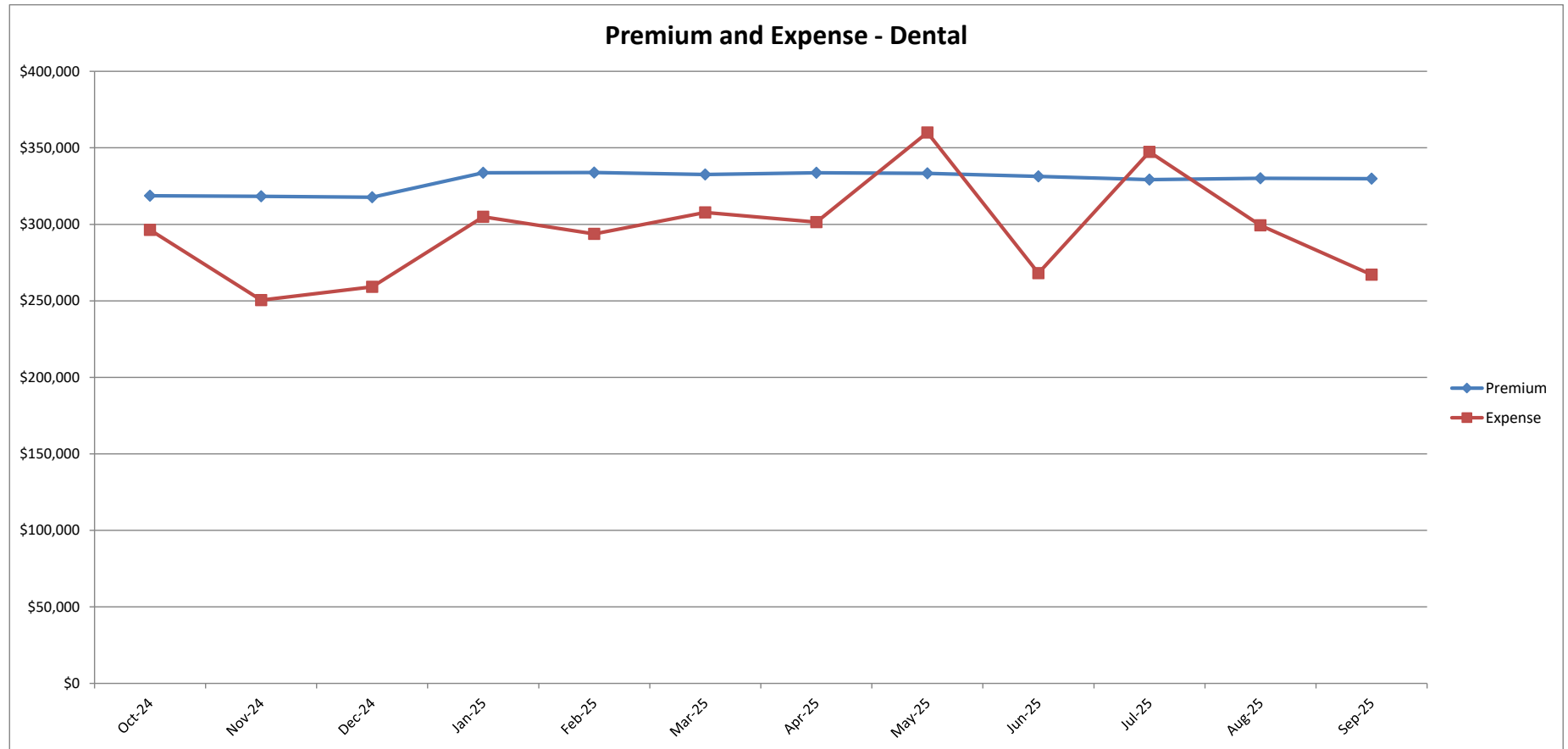
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
<b>Oct-23</b>	4,819	\$290,112	\$233,684	\$18,650	\$252,333	\$37,779	86.98%
<b>Nov-23</b>	4,893	\$294,711	\$264,271	\$18,936	\$283,207	\$11,504	96.10%
<b>Dec-23</b>	4,914	\$295,849	\$192,877	\$19,017	\$211,895	\$83,954	71.62%
<b>Jan-24</b>	5,095	\$309,716	\$193,048	\$22,418	\$215,466	\$94,250	69.57%
<b>Feb-24</b>	5,091	\$309,496	\$278,882	\$22,400	\$301,283	\$8,214	97.35%
<b>Mar-24</b>	5,062	\$353,918	\$245,645	\$22,273	\$267,918	\$86,001	75.70%
<b>Apr-24</b>	5,077	\$309,394	\$236,683	\$22,339	\$259,022	\$50,371	83.72%
<b>May-24</b>	5,100	\$311,408	\$305,964	\$22,440	\$328,404	-\$16,996	105.46%
<b>Jun-24</b>	5,158	\$315,027	\$251,584	\$22,695	\$274,279	\$40,748	87.07%
<b>Jul-24</b>	5,188	\$316,592	\$242,393	\$22,827	\$265,220	\$51,371	83.77%
<b>Aug-24</b>	5,187	\$316,967	\$331,922	\$22,823	\$354,745	-\$37,777	111.92%
<b>Sep-24</b>	5,203	\$317,674	\$224,450	\$22,893	\$247,343	\$70,331	77.86%
<b>Oct-24</b>	5,222	\$318,693	\$273,425	\$22,977	\$296,402	\$22,292	93.01%
<b>Nov-24</b>	5,213	\$318,262	\$227,538	\$22,937	\$250,476	\$67,787	78.70%
<b>Dec-24</b>	5,202	\$317,716	\$236,208	\$22,889	\$259,097	\$58,619	81.55%
<b>Jan-25</b>	5,385	\$333,689	\$281,180	\$23,694	\$304,874	\$28,814	91.36%
<b>Feb-25</b>	5,380	\$333,873	\$270,121	\$23,672	\$293,793	\$40,080	88.00%
<b>Mar-25</b>	5,366	\$332,511	\$284,151	\$23,610	\$307,762	\$24,749	92.56%
<b>Apr-25</b>	5,368	\$333,658	\$277,871	\$23,619	\$301,491	\$32,168	90.36%
<b>May-25</b>	5,358	\$333,300	\$336,416	\$23,575	\$359,991	-\$26,692	108.01%
<b>Jun-25</b>	5,330	\$331,295	\$244,646	\$23,452	\$268,098	\$63,197	80.92%
<b>Jul-25</b>	5,295	\$329,164	\$324,041	\$23,298	\$347,339	-\$18,175	105.52%
<b>Aug-25</b>	5,307	\$330,102	\$276,023	\$23,351	\$299,374	\$30,729	90.69%
<b>Sep-25</b>	5,296	\$329,884	\$243,738	\$23,302	\$267,040	\$62,843	80.95%
<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</b>	<b>4,818</b>	<b>\$3,468,153</b>	<b>\$2,772,137</b>	<b>\$223,748</b>	<b>\$2,995,885</b>	<b>\$472,269</b>	<b>86.38%</b>
<b>2024</b>	<b>5,150</b>	<b>\$3,814,863</b>	<b>\$3,047,742</b>	<b>\$271,911</b>	<b>\$3,319,653</b>	<b>\$495,210</b>	<b>87.02%</b>
<b>2025 YTD</b>	<b>5,343</b>	<b>\$2,987,475</b>	<b>\$2,538,188</b>	<b>\$211,574</b>	<b>\$2,749,762</b>	<b>\$237,713</b>	<b>92.04%</b>
<b>Current 12 Months</b>	<b>5,310</b>	<b>\$3,942,146</b>	<b>\$3,275,359</b>	<b>\$280,377</b>	<b>\$3,555,736</b>	<b>\$386,410</b>	<b>90.20%</b>

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

**Note:**

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: Effective 1/1/2024 through 12/31/2026 the Dental PPO ASO fee is \$4.40

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MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Oct-23	2,771	\$126,422	\$100,528	\$10,724	\$111,252	\$15,170	88.00%
Nov-23	2,791	\$127,543	\$105,148	\$10,801	\$115,949	\$11,593	90.91%
Dec-23	2,815	\$128,614	\$93,687	\$10,894	\$104,581	\$24,034	81.31%
Jan-24	2,885	\$145,145	\$101,672	\$12,694	\$114,366	\$30,779	78.79%
Feb-24	2,893	\$145,402	\$162,481	\$12,729	\$175,210	-\$29,809	120.50%
Mar-24	2,898	\$145,902	\$141,177	\$12,751	\$153,928	-\$8,026	105.50%
Apr-24	2,899	\$146,175	\$127,169	\$12,756	\$139,925	\$6,250	95.72%
May-24	2,898	\$146,126	\$160,876	\$12,751	\$173,627	-\$27,501	118.82%
Jun-24	2,886	\$145,842	\$133,181	\$12,698	\$145,880	-\$38	100.03%
Jul-24	2,906	\$146,903	\$100,245	\$12,786	\$113,031	\$33,872	76.94%
Aug-24	2,925	\$147,764	\$151,615	\$12,870	\$164,485	-\$16,721	111.32%
Sep-24	2,920	\$147,650	\$123,627	\$12,848	\$136,475	\$11,175	92.43%
Oct-24	2,915	\$147,214	\$142,894	\$12,826	\$155,720	-\$8,506	105.78%
Nov-24	2,923	\$147,956	\$119,809	\$12,861	\$132,670	\$15,286	89.67%
Dec-24	2,943	\$149,121	\$122,839	\$12,949	\$135,788	\$13,333	91.06%
Jan-25	3,023	\$149,383	\$127,669	\$13,301	\$140,970	\$8,412	94.37%
Feb-25	3,016	\$149,085	\$115,376	\$13,270	\$128,646	\$20,439	86.29%
Mar-25	2,997	\$148,162	\$147,646	\$13,187	\$160,832	-\$12,671	108.55%
Apr-25	2,999	\$148,515	\$123,983	\$13,196	\$137,179	\$11,337	92.37%
May-25	3,002	\$148,511	\$168,571	\$13,209	\$181,780	-\$33,269	122.40%
Jun-25	3,004	\$148,674	\$132,146	\$13,218	\$145,364	\$3,310	97.77%
Jul-25	2,998	\$148,433	\$146,157	\$13,191	\$159,348	-\$10,916	107.35%
Aug-25	2,995	\$148,356	\$110,914	\$13,178	\$124,092	\$24,264	83.64%
Sep-25	2,985	\$147,691	\$116,531	\$13,134	\$129,665	\$18,026	87.79%
2022	2,648	\$1,430,902	\$1,144,483	\$122,973	\$1,267,456	\$163,447	88.58%
2023	2,764	\$1,510,871	\$1,230,580	\$128,380	\$1,358,959	\$151,912	89.95%
2024	2,908	\$1,761,200	\$1,587,585	\$153,520	\$1,741,106	\$20,094	98.86%
2025 YTD	3,002	\$1,336,809	\$1,188,993	\$118,884	\$1,307,877	\$28,933	97.84%
Current 12 Months	2,983	\$1,781,101	\$1,574,536	\$157,520	\$1,732,056	\$49,045	97.25%

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

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