



**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of February 2026**  
**County of Fresno and County of Tulare**

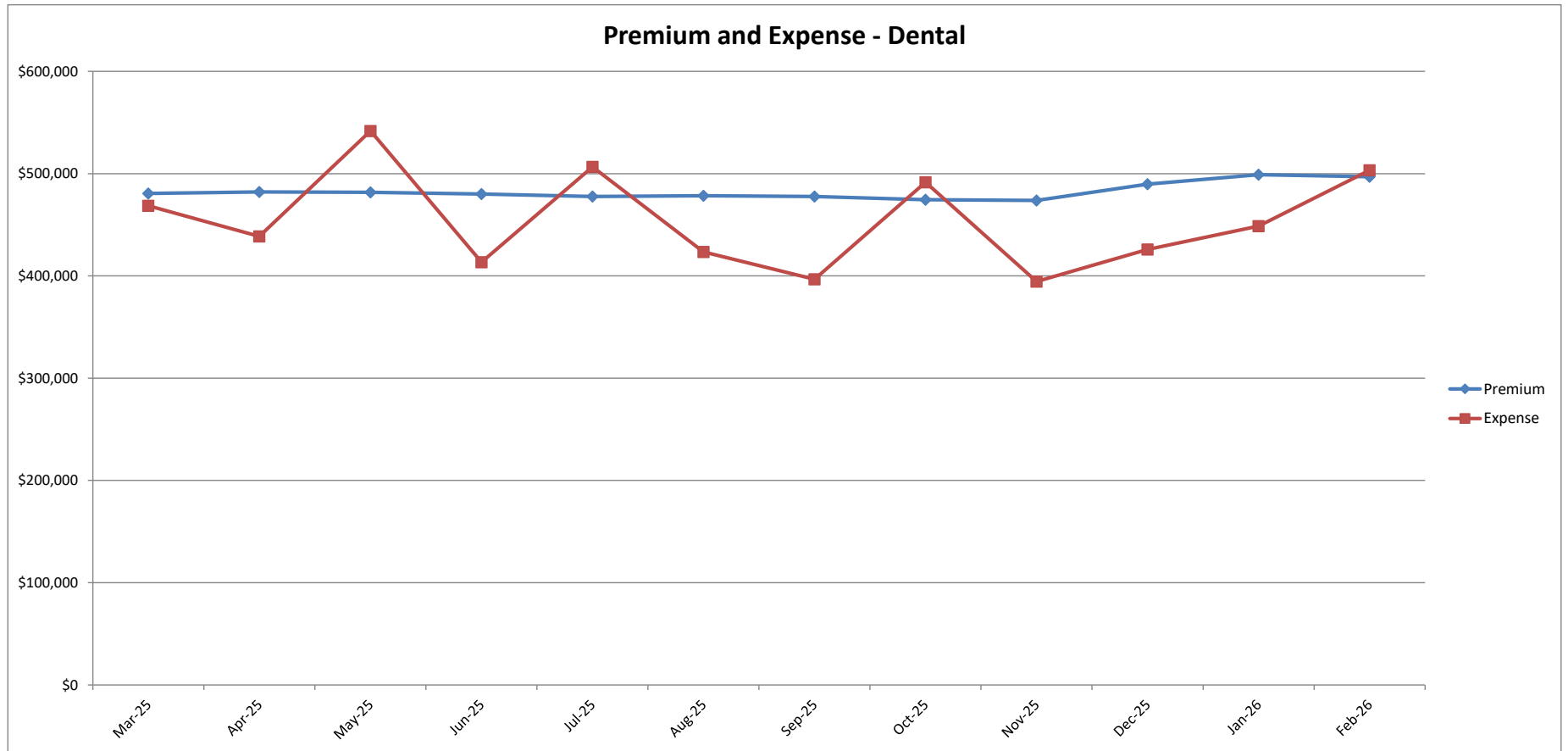
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Mar-24	7,960	\$499,820	\$386,822	\$35,024	\$421,846	\$77,975	84.40%
Apr-24	7,976	\$455,568	\$363,852	\$35,094	\$398,947	\$56,621	87.57%
May-24	7,998	\$457,534	\$466,839	\$35,191	\$502,030	-\$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%
Oct-25	8,225	\$474,451	\$455,360	\$36,190	\$491,550	-\$17,099	103.60%
Nov-25	8,210	\$473,775	\$358,373	\$36,124	\$394,497	\$79,278	83.27%
Dec-25	8,372	\$489,666	\$388,981	\$36,837	\$425,818	\$63,848	86.96%
Jan-26	8,495	\$498,967	\$411,223	\$37,378	\$448,601	\$50,366	89.91%
Feb-26	8,442	\$497,022	\$466,111	\$37,145	\$503,256	-\$6,234	101.25%
<b>2023</b>	<b>7,582</b>	<b>\$4,979,025</b>	<b>\$4,002,716</b>	<b>\$352,127</b>	<b>\$4,354,844</b>	<b>\$624,181</b>	<b>87.46%</b>
<b>2024</b>	<b>8,057</b>	<b>\$5,576,063</b>	<b>\$4,635,327</b>	<b>\$425,432</b>	<b>\$5,060,759</b>	<b>\$515,304</b>	<b>90.76%</b>
<b>2025</b>	<b>8,326</b>	<b>\$5,762,176</b>	<b>\$4,929,895</b>	<b>\$439,608</b>	<b>\$5,369,503</b>	<b>\$392,673</b>	<b>93.19%</b>
<b>2026 YTD</b>	<b>8,469</b>	<b>\$995,989</b>	<b>\$877,334</b>	<b>\$74,523</b>	<b>\$951,857</b>	<b>\$44,132</b>	<b>95.57%</b>
<b>Current 12 Months</b>	<b>8,337</b>	<b>\$5,792,136</b>	<b>\$5,012,883</b>	<b>\$440,194</b>	<b>\$5,453,076</b>	<b>\$339,059</b>	<b>94.15%</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 1/1/2024 through 12/31/2026 the Dental PPO ASO fee is \$4.40

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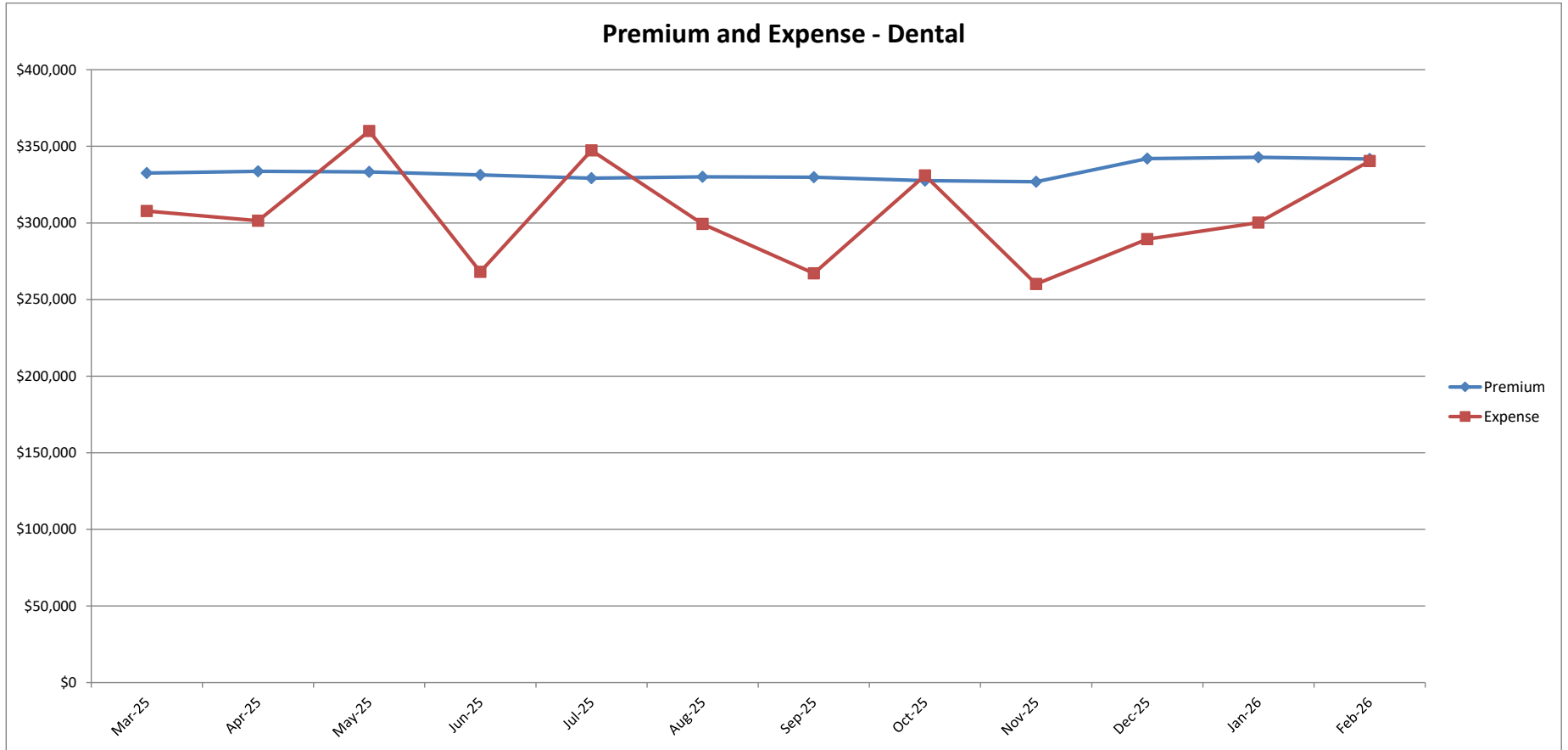
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Mar-24	5,062	\$353,918	\$245,645	\$22,273	\$267,918	\$86,001	75.70%
Apr-24	5,077	\$309,394	\$236,683	\$22,339	\$259,022	\$50,371	83.72%
May-24	5,100	\$311,408	\$305,964	\$22,440	\$328,404	-\$16,996	105.46%
Jun-24	5,158	\$315,027	\$251,584	\$22,695	\$274,279	\$40,748	87.07%
Jul-24	5,188	\$316,592	\$242,393	\$22,827	\$265,220	\$51,371	83.77%
Aug-24	5,187	\$316,967	\$331,922	\$22,823	\$354,745	-\$37,777	111.92%
Sep-24	5,203	\$317,674	\$224,450	\$22,893	\$247,343	\$70,331	77.86%
Oct-24	5,222	\$318,693	\$273,425	\$22,977	\$296,402	\$22,292	93.01%
Nov-24	5,213	\$318,262	\$227,538	\$22,937	\$250,476	\$67,787	78.70%
Dec-24	5,202	\$317,716	\$236,208	\$22,889	\$259,097	\$58,619	81.55%
Jan-25	5,385	\$333,689	\$281,180	\$23,694	\$304,874	\$28,814	91.36%
Feb-25	5,380	\$333,873	\$270,121	\$23,672	\$293,793	\$40,080	88.00%
Mar-25	5,366	\$332,511	\$284,151	\$23,610	\$307,762	\$24,749	92.56%
Apr-25	5,368	\$333,658	\$277,871	\$23,619	\$301,491	\$32,168	90.36%
May-25	5,358	\$333,300	\$336,416	\$23,575	\$359,991	-\$26,692	108.01%
Jun-25	5,330	\$331,295	\$244,646	\$23,452	\$268,098	\$63,197	80.92%
Jul-25	5,295	\$329,164	\$324,041	\$23,298	\$347,339	-\$18,175	105.52%
Aug-25	5,307	\$330,102	\$276,023	\$23,351	\$299,374	\$30,729	90.69%
Sep-25	5,296	\$329,884	\$243,738	\$23,302	\$267,040	\$62,843	80.95%
Oct-25	5,258	\$327,568	\$307,833	\$23,135	\$330,968	-\$3,400	101.04%
Nov-25	5,248	\$326,887	\$237,025	\$23,091	\$260,116	\$66,771	79.57%
Dec-25	5,398	\$341,956	\$265,706	\$23,751	\$289,458	\$52,498	84.65%
Jan-26	5,427	\$342,828	\$276,331	\$23,879	\$300,210	\$42,618	87.57%
Feb-26	5,392	\$341,763	\$316,600	\$23,725	\$340,325	\$1,438	99.58%
<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</b>	<b>5,332</b>	<b>\$3,983,886</b>	<b>\$3,348,752</b>	<b>\$281,552</b>	<b>\$3,630,303</b>	<b>\$353,582</b>	<b>91.12%</b>
<b>2026 YTD</b>	<b>5,410</b>	<b>\$684,590</b>	<b>\$592,931</b>	<b>\$47,604</b>	<b>\$640,535</b>	<b>\$44,055</b>	<b>93.56%</b>
<b>Current 12 Months</b>	<b>5,337</b>	<b>\$4,000,915</b>	<b>\$3,390,382</b>	<b>\$281,789</b>	<b>\$3,672,171</b>	<b>\$328,743</b>	<b>91.78%</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
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%
Oct-25	2,967	\$146,883	\$147,527	\$13,055	\$160,582	-\$13,699	109.33%
Nov-25	2,962	\$146,888	\$121,348	\$13,033	\$134,381	\$12,507	91.49%
Dec-25	2,974	\$147,710	\$123,275	\$13,086	\$136,360	\$11,350	92.32%
Jan-26	3,068	\$156,139	\$134,891	\$13,499	\$148,391	\$7,748	95.04%
Feb-26	3,050	\$155,259	\$149,511	\$13,420	\$162,931	-\$7,672	104.94%
<b>2023</b>	<b>2,764</b>	<b>\$1,510,871</b>	<b>\$1,230,580</b>	<b>\$128,380</b>	<b>\$1,358,959</b>	<b>\$151,912</b>	<b>89.95%</b>
<b>2024</b>	<b>2,908</b>	<b>\$1,761,200</b>	<b>\$1,587,585</b>	<b>\$153,520</b>	<b>\$1,741,106</b>	<b>\$20,094</b>	<b>98.86%</b>
<b>2025</b>	<b>2,994</b>	<b>\$1,778,291</b>	<b>\$1,581,143</b>	<b>\$158,057</b>	<b>\$1,739,200</b>	<b>\$39,090</b>	<b>97.80%</b>
<b>2026 YTD</b>	<b>3,059</b>	<b>\$311,398</b>	<b>\$284,402</b>	<b>\$26,919</b>	<b>\$311,322</b>	<b>\$77</b>	<b>99.98%</b>
<b>Current 12 Months</b>	<b>3,000</b>	<b>\$1,791,221</b>	<b>\$1,622,501</b>	<b>\$158,404</b>	<b>\$1,780,905</b>	<b>\$10,316</b>	<b>99.42%</b>

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