Santa Clara County Schools' Insurance Group

Dental and Vision Unpaid Claim Reserve Valuation

For a December 31, 2021 Valuation Date

Completed April 2022

Presented by:
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Section 1: Claim Reserve Valuation Summary

Santa Clara County Schools' Insurance Group
Claim Reserve Valuation Estimates as of December 31, 2021

CBIZ Benefits & Insurance Services, Inc. prepared an estimate of the claims incurred but not yet paid (also known as Unpaid Claim Reserve) as well as the Unpaid Claim Administration Expenses for Santa Clara County Schools' Insurance Group's benefit plan as of Dec 31, 2021. We recommend that Santa Clara County Schools' Insurance Group hold the following reserves:

Current Period

	Incurred But Not Paid Claim Estimate With 2% Margin	Claims Processed But Not Cleared Bank Account	Administration Expenses on Run-off (Rounded)	Total
Dental/Vision	$543,150	$126,300	$0	$669,450

In making the estimation, CBIZ relied upon the following information:

- Paid claim lag reports
- Monthly enrollment reports

This information was provided from Santa Clara County Schools' Insurance Group's claim payers, Delta Dental of California, as well as from Santa Clara County Schools' Insurance Group. Full reliance on the accuracy of this data was placed on these parties.

Other information pertinent to the claim valuation was requested from Santa Clara County Schools' Insurance Group and/or Delta Dental of California. Information of note is as follows:

- Monthly Backlog and lost workdays: None reported.
- Liability for legal fees or consulting fees related to claim investigation and settlement: None Reported
- Definition of Incurral Date: Date of service
- Claim system conversion and/or other conversions: None
- Enrollment: Enrollment was provided from a variety of management reports.
- Claims Processed But Not Cleared Bank Account: Accounts for the lag between when a claim is reported as paid by the vendor (fully adjudicated) versus actual physical withdrawal from the bank account of Santa Clara County Schools' Insurance Group. This liability was assumed to equal 0 days of claims, based on the imprest account held by the payer and funded by Santa Clara County Schools' Insurance Group.

The conclusions drawn in this report are based on the assumptions outlined. Actual future loss reserves will not develo exactly as projected and may, in fact, vary significantly from the projection.

Section 2: Final Claim Reserve Estimate

Santa Clara County Schools' Insurance Group

Claim Reserve Valuation Estimates as of December 31, 2021

Dental and Vision Reserve Estimates

I. DENTAL CLAIM IBNP RESERVE CALCULATION:

	Reserve Valuation Method Description	Reserve Estimate	Reinsurance Recoverable	Total
1.	Harm12/Man12	$526,691	1.00	$526,691
2.	Harm12/Man6	$514,951	1.00	$514,951
3.	Harm6/Man12	$495,485	1.00	$495,485
4.	Harm6/Man6	$483,145	1.00	$483,145
5.	Harm3/Man12	$517,753	1.00	$517,753
6.	Harm3/Man6	$503,093	1.00	$503,093
7.	6 mos avg paid claims x Harm12 mos unpaid	$448,970 0.782	1.00	$448,970
8.	6 mos avg paid claims x Harm6 mos unpaid	$421,687 0.734	1.00	$421,687
9.	12 mos avg paid claims x Harm12 mos unpaid	$485,627 0.782	1.00	$485,627
10.	12 mos avg paid claims x Harm6 mos unpaid	$456,118 0.734	1.00	$456,118
11.	Average of 10 methods			$485,352
12.	Prior months runoff claims			

	Runoff Dental	Harm12/Man12 Remaining Reserve	Total Estimated Runoff	High and Low
Feb 22	$0	$526,691	$526,691	
Jan 22	$356,883	$186,654	$543,537	
Dec 21	$332,182	$132,848	$465,030	
Nov 21	$388,978	$97,563	$486,541	
Oct 21	$307,499	$75,356	$382,854	
Sep 21	$306,636	$61,045	$367,681	*Low*
Aug 21	$434,366	$49,467	$483,833	
Jul 21	$442,490	$37,658	$480,148	
Jun 21	$583,399	$27,617	$611,016	*High*
May 21	$394,282	$17,923	$412,205	
Apr 21	$412,083	$12,083	$424,166	
Mar 21	$485,405	$6,640	$492,044	
Feb 21	$499,453	$1,906	$501,359	

13.	Claim Reserve Relative Range:		$487,500 to $611,000		
1.	Dental Claims IBNP Reserve Estimate:		$499,500		
	Estimate With Margin:	1.02	$509,490		
2.	Dental Claims Processed But Not Cleared Bank Account (Float)		$97,900	15	*15 day estimate, assumes claims p*
3.	Administration Expenses of Run-off Claims (Rounded):		$0	*No additional cost*	
4.	Final Total Dental Reserve Estimate:		**$607,390**		

Santa Clara County Schools' Insurance Group

Claim Reserve Valuation Estimates as of December 31, 2021

Dental and Vision Reserve Estimates

II. VISION CLAIM IBNP RESERVE CALCULATION:

	Reserve Valuation Method Description	Reserve Estimate	Reinsurance Recoverable	Total
1.	Harm12/Man12	$34,271	1.00	$34,271
2.	Harm12/Man6	$37,220	1.00	$37,220
3.	Harm6/Man12	$35,401	1.00	$35,401
4.	Harm6/Man6	$38,379	1.00	$38,379
5.	Harm3/Man12	$37,120	1.00	$37,120
6.	Harm3/Man6	$40,123	1.00	$40,123
7.	6 mos avg paid claims x Harm12 mos unpaid	$29,994 0.538	1.00	$29,994
8.	6 mos avg paid claims x Harm6 mos unpaid	$31,342 0.562	1.00	$31,342
9.	12 mos avg paid claims x Harm12 mos unpaid	$30,991 0.538	1.00	$30,991
10.	12 mos avg paid claims x Harm6 mos unpaid	$32,385 0.562	1.00	$32,385
11.	Average of 10 methods			$34,723

12. Prior months runoff claims

	Runoff Vision	Harm12/Man12 Remaining Reserve	Total Estimated Runoff	High and Low
Feb 22	$0	$34,271	$34,271	
Jan 22	$20,782	$4,487	$25,269	
Dec 21	$46,954	$2,330	$49,283	*High*
Nov 21	$28,773	$952	$29,724	
Oct 21	$29,936	$582	$30,518	
Sep 21	$23,675	$447	$24,122	
Aug 21	$32,673	$387	$33,059	
Jul 21	$43,634	$318	$43,952	
Jun 21	$31,445	$226	$31,671	
May 21	$25,177	$137	$25,313	
Apr 21	$23,309	$68	$23,377	*Low*
Mar 21	$29,403	$15	$29,418	
Feb 21	$30,336	-$37	$30,299	

13.	Claim Reserve Relative Range:		$30,500 to $49,500		
14.	Vision Claims IBNP Reserve Estimate:		$33,000		
	Estimate With Margin:	1.02	$33,660		
15.	Vision Claims Processed But Not Cleared Bank Account (Float)		$28,400	15	*15 day estimate, assumes claims p*
16.	Administration Expenses of Run-off Claims (Rounded):		$0	*No additional cost*	
17.	Final Total Vision Reserve Estimate:		**$62,060**		

Santa Clara County Schools' Insurance Group

Claim Reserve Valuation Estimates as of December 31, 2021

Dental and Vision Reserve Estimates

III. FINAL DENTAL AND VISION RESERVE ESTIMATE AT DECEMBER 31, 2021:

1.	**Final Dental Claim IBNP Reserve Estimate**	**$509,490**
2.	**Final Vision Claim IBNP Reserve Estimate**	**$33,660**
3.	**Dental Claims Processed But Not Cleared Bank Account**	**$97,900**
4.	**Vision Claims Processed But Not Cleared Bank Account**	**$28,400**
5.	**Est. Administration Expenses on Dental Run-off Claims (Rounded)**	**$0**
6.	**Est. Administration Expenses on Vision Run-off Claims (Rounded)**	**$0**
7.	**Final Reserve Estimate**	**$669,450**

Santa Clara County Schools' Insurance Group

Claim Reserve Valuation Estimates as of December 31, 2021

Reserve Developments Using Harm 12/Man 12 Model

I. DENTAL PAID CLAIMS

Enrollment (Subscribers)	Valuation Date	Paid Claims	Remaining Reserve	Ultimate Incurred Claims	Per Subscriber
3,708	Mar-20	$169,156	$0	$169,156	$46
3,702	Apr-20	$216,349	$0	$216,349	$58
3,703	May-20	$184,213	$0	$184,213	$50
3,682	Jun-20	$214,034	$0	$214,034	$58
3,796	Jul-20	$221,984	$0	$221,984	$58
3,786	Aug-20	$206,843	$0	$206,843	$55
3,783	Sep-20	$180,513	$32	$180,546	$48
3,786	Oct-20	$63,750	-$138	$63,612	$17
3,765	Nov-20	$105,628	-$138	$105,490	$28
3,753	Dec-20	$167,886	-$165	$167,721	$45
3,739	Jan-21	$234,570	-$141	$234,429	$63
3,708	Feb-21	$188,498	$2,456	$190,953	$51
3,688	Mar-21	$169,376	$4,733	$174,110	$47
3,753	Apr-21	$207,352	$5,444	$212,796	$57
3,753	May-21	$161,900	$5,840	$167,740	$45
3,756	Jun-21	$215,385	$9,694	$225,079	$60
3,884	Jul-21	$176,542	$10,041	$186,584	$48
3,860	Aug-21	$197,088	$11,809	$208,897	$54
3,875	Sep-21	$202,128	$11,578	$213,706	$55
3,904	Oct-21	$233,380	$14,310	$247,691	$63
3,918	Nov-21	$209,075	$22,207	$231,282	$59
3,953	Dec-21	$193,402	$35,285	$228,687	$58
3,984	Jan-22	$225,310	$53,806	$279,116	$70
3,998	Feb-22	$190,608	$340,037	$530,645	$133
91,237	**Last 24 Months**	**$4,534,971**	**$526,691**	**$5,061,661**	**$50**

II. VISION RESERVE USING HARM12/MAN12 MODEL

Enrollment (Subscribers)	Valuation Date	Paid on Incurred	Remaining Reserve	Ultimate Incurred Claims	Per Subscriber
4,747	Mar-20	$27,954	$0	$27,954	$6
4,765	Apr-20	$5,577	$0	$5,577	$1
4,775	May-20	$37,093	$0	$37,093	$8
4,764	Jun-20	$68,088	$0	$68,088	$14
4,710	Jul-20	$80,065	$0	$80,065	$17
4,636	Aug-20	$60,798	$0	$60,798	$13
4,602	Sep-20	$50,492	$0	$50,492	$11
4,863	Oct-20	$62,525	$0	$62,525	$13
4,755	Nov-20	$56,491	$0	$56,491	$12
4,791	Dec-20	$73,159	-$19	$73,140	$15
4,724	Jan-21	$50,597	-$13	$50,584	$11
4,732	Feb-21	$52,046	-$5	$52,041	$11
4,767	Mar-21	$51,583	$51	$51,635	$11
4,735	Apr-21	$45,847	$54	$45,900	$10
4,734	May-21	$51,662	$68	$51,730	$11
4,707	Jun-21	$67,608	$89	$67,697	$14
4,614	Jul-21	$78,501	$92	$78,592	$17
4,571	Aug-21	$64,113	$69	$64,182	$14
4,522	Sep-21	$43,933	$60	$43,993	$10
4,840	Oct-21	$57,056	$135	$57,191	$12
4,753	Nov-21	$56,698	$370	$57,068	$12
4,767	Dec-21	$76,502	$1,378	$77,880	$16
4,672	Jan-22	$41,927	$2,157	$44,083	$9
4,697	Feb-22	$25,927	$29,784	$55,711	$12
113,243	**Last 24 Months**	**$1,286,242**	**$34,271**	**$1,320,513**	**$12**

Harmonic and Arithmetic Averages

In this example, there are 6 completion ratio (CR) estimates

	1	2	3	4	5	6	Arithmetic Average	Harmonic Average
Completion Ratios	0.23	0.4	0.3	0.05	0.12	0.4	0.250	0.146

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The Harmonic Average = n/(1/CR1+1/CR2+…..1/Corn) => in the illustration, n is 6.

The Arithmetic Average = (CR1 + CR2 + CR3 +….)/n => in the illustration, n is 6.

The harmonic provides a more conservative estimate, e.g., it indirectly puts more weight on the .05 completion ratio. This leads to a bit more conservative reserve estimated.

Please note that the completion ratio is the portion of ultimate incurred claims completed at a particular time period. For example, after 12 months of Run-Off, the CR generally is equal to 1.0.

If all Completion Ratios are the same, there is no difference between the Arithmetic and Harmonic - see below:

	1	2	3	4	5	6	Arithmetic Average	Harmonic Average
Completion Ratios	0.23	0.23	0.23	0.23	0.23	0.23	0.230	0.230

Section 3: Claim Lag Reports

Santa Clara County Schools' Insurance Group

Triangulation Report

Dental

Incurred: 3/1/20 - 2/28/22

Valuation date: 12/31/2021

ISL deductible: $0

Annual trend: 3.0%

Seasonality adjustment:	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

INCURRED MONTH →

PAID MONTH ↓

	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Cross Check to Paid Claim Rpt	Cumulative Paid Claims Rolling 12 Mos	
Subscribers	5,695	5,732	5,770	5,731	5,633	5,635	5,580	5,864	5,811	5,810	5,722	5,730	5,791	5,798	5,737	5,689	5,578	5,551	5,582	5,718	5,728	5,759	5,693	5,688			
Members	13,311	13,291	13,271	13,237	13,101	13,009	13,173	13,150	13,202	13,183	13,215	13,206	13,166	13,131	13,115	13,077	12,851	12,753	13,003	13,038	13,064	13,037	12,994	13,000			
Mar-20	259,776																								259,776	259,776	Mar-20
Apr-20	76,271	34,811																							111,083	370,859	Apr-20
May-20	10,814	12,786	45,274																						68,875	439,734	May-20
Jun-20	6,053	2,801	53,219	313,938																					376,011	815,745	Jun-20
Jul-20	3,816	1,027	8,363	363,064	513,921																				890,191	1,705,937	Jul-20
Aug-20	2,091	0	1,101	22,858	247,088	355,097																			628,235	2,334,171	Aug-20
Sep-20	1,831	142	0	9,532	38,291	269,888	249,392																		569,075	2,903,247	Sep-20
Oct-20	3,120	75	1,117	11,807	16,638	36,845	262,855	328,812																	661,269	3,564,516	Oct-20
Nov-20	926	543	(818)	(624)	731	5,786	15,043	190,244	291,747																503,576	4,068,092	Nov-20
Dec-20	878	0	262	3,819	2,774	3,052	10,882	32,048	247,476	392,879															694,069	4,762,161	Dec-20
Jan-21	0	0	474	664	4,207	1,873	3,556	4,086	15,241	238,485	345,361														613,948	5,376,108	Jan-21
Feb-21	0	0	15	3,833	4,386	2,962	3,192	7,034	12,132	35,885	257,300	402,152													728,890	6,104,998	Feb-21
Mar-21	1,000	0	1,875	1,210	1,517	2,268	3,825	8,050	12,268	22,933	12,906	274,323	325,848												668,023	668,023	Mar-21
Apr-21	0	792	0	61	1,943	2,196	789	2,951	1,822	7,552	10,352	22,237	281,266	388,248											720,208	1,388,231	Apr-21
May-21	0	0	0	259	924	0	0	958	3,429	5,186	4,777	7,861	21,367	206,274	296,991										548,025	1,936,256	May-21
Jun-21	0	0	3,886	114	1,367	385	0	857	1,516	2,331	2,865	4,374	8,788	26,724	185,108	336,008									574,322	2,510,578	Jun-21
Jul-21	0	0	12	82	473	1,118	3,916	1,922	905	11,024	944	1,168	4,317	13,594	19,101	379,867	405,940								844,383	3,354,961	Jul-21
Aug-21	0	0	0	0	0	177	225	165	0	1,852	5,168	1,369	6,038	7,368	6,983	17,701	248,413	358,815							654,273	4,009,234	Aug-21
Sep-21	0	0	0	0	0	1,552	3,577	935	256	2,091	627	3,774	2,631	838	9,160	12,376	33,278	256,273	307,764						635,131	4,644,366	Sep-21
Oct-21	0	0	0	0	0	0	0	2,084	2,293	1,428	1,464	1,160	1,424	1,282	4,141	5,267	5,618	11,315	162,452	292,309					492,238	5,136,604	Oct-21
Nov-21	0	0	0	0	0	0	0	1,288	1,777	0	0	135	321	0	2,533	5,793	4,765	7,482	18,972	173,080	260,617				476,763	5,613,367	Nov-21
Dec-21	0	0	0	0	(1,724)	(198)	28	0	0	1,801	11	1,136	192	1,844	3,192	4,088	3,927	1,702	11,645	16,482	262,835	360,762			667,722	6,281,090	Dec-21
Jan-22	0	0	0	0	290	0	178	0	0	82	5,821	1,389	147	506	(240)	448	1,289	3,806	4,730	3,183	19,680	215,836	275,025		532,169	6,813,259	Jan-22
Feb-22	0	0	0	0	0	0	0	0	0	0	0	1,722	1,635	207	3,258	1,890	245	6,757	1,838	8,046	15,110	34,329	281,845	285,532	642,415	**7,455,673**	Feb-22
Total	366,576	52,977	114,781	730,618	832,824	682,999	557,458	581,435	590,861	723,528	647,595	722,798	653,975	646,886	530,225	763,438	703,475	646,149	507,401	493,101	558,243	610,927	556,870	285,532	**13,560,672**		
PSPM	$64	$9	$20	$127	$148	$121	$100	$99	$102	$125	$113	$126	$113	$112	$92	$134	$126	$116	$91	$86	$97	$106	$98	$50			

I. ACTUAL RUNOFF CLAIM DEVELOPMENT

Run Off @	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Run Off Thru Valuation Date by Months	
Mar-20	106,800																								106,800	Mar-20
Apr-20	30,529	18,166																							48,695	Apr-20
May-20	19,714	5,380	69,507																						94,601	May-20
Jun-20	13,661	2,579	16,288	416,680																					449,208	Jun-20
Jul-20	9,845	1,552	7,925	53,616	318,903																				391,840	Jul-20
Aug-20	7,754	1,552	6,824	30,758	71,815	327,902																			446,604	Aug-20
Sep-20	5,923	1,410	6,824	21,225	33,524	58,015	308,066																		434,986	Sep-20
Oct-20	2,803	1,335	5,707	9,418	16,886	21,170	45,211	252,623																	355,152	Oct-20
Nov-20	1,878	792	6,525	10,042	16,155	15,384	30,168	62,379	299,115																442,438	Nov-20
Dec-20	1,000	792	6,263	6,223	13,381	12,332	19,286	30,331	51,638	330,649															471,897	Dec-20
Jan-21	1,000	792	5,789	5,559	9,174	10,460	15,730	26,245	36,398	92,164	302,235														505,545	Jan-21
Feb-21	1,000	792	5,773	1,726	4,789	7,498	12,538	19,212	24,266	56,279	44,935	320,646													499,453	Feb-21
Mar-21	0	792	3,898	516	3,272	5,230	8,713	11,161	11,998	33,346	32,029	46,323	328,127												485,405	Mar-21
Apr-21	0	0	3,898	455	1,329	3,034	7,924	8,210	10,176	25,794	21,677	24,087	46,861	258,638											412,083	Apr-21
May-21	0	0	3,898	196	405	3,034	7,924	7,252	6,747	20,608	16,900	16,226	25,494	52,364	233,235										394,282	May-21
Jun-21	0	0	12	82	(962)	2,649	7,924	6,394	5,231	18,277	14,035	11,852	16,706	25,640	48,127	427,431									583,399	Jun-21
Jul-21	0	0	0	0	(1,434)	1,531	4,008	4,472	4,326	7,254	13,091	10,684	12,389	12,046	29,026	47,564	297,535								442,490	Jul-21
Aug-21	0	0	0	0	(1,434)	1,354	3,783	4,307	4,326	5,402	7,923	9,316	6,351	4,678	22,043	29,862	49,122	287,334							434,366	Aug-21
Sep-21	0	0	0	0	(1,434)	(198)	206	3,372	4,071	3,311	7,296	5,542	3,720	3,840	12,883	17,486	15,843	31,061	199,637						306,636	Sep-21
Oct-21	0	0	0	0	(1,434)	(198)	206	1,288	1,777	1,882	5,832	4,382	2,296	2,558	8,743	12,219	10,225	19,746	37,185	200,791					307,499	Oct-21
Nov-21	0	0	0	0	(1,434)	(198)	206	0	0	1,882	5,832	4,247	1,975	2,558	6,210	6,426	5,461	12,264	18,213	27,711	297,625				388,978	Nov-21
Dec-21	0	0	0	0	290	0	178	0	0	82	5,821	3,111	1,782	713	3,018	2,338	1,534	10,563	6,568	11,229	34,790	250,165			332,182	Dec-21
Jan-22	0	0	0	0	0	0	0	0	0	0	0	1,722	1,635	207	3,258	1,890	245	6,757	1,838	8,046	15,110	34,329	281,845		356,883	Jan-22
Feb-22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Feb-22

II. CUMMULATIVE PAID BY INCURRED MONTH

---INCURRED MONTH---

-CUMMULATIVE-
PAID

	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
Mar-20	259,776	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apr-20	336,048	34,811	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May-20	346,862	47,598	45,274	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun-20	352,915	50,399	98,493	313,938	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jul-20	356,731	51,426	106,857	677,003	513,921	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug-20	358,822	51,426	107,958	699,860	761,009	355,097	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep-20	360,653	51,568	107,958	709,393	799,300	624,984	249,392	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct-20	363,773	51,643	109,075	721,200	815,938	661,829	512,247	328,812	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov-20	364,699	52,185	108,257	720,576	816,668	667,614	527,290	519,056	291,747	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec-20	365,576	52,185	108,519	724,395	819,442	670,666	538,171	551,104	539,223	392,879	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jan-21	365,576	52,185	108,993	725,059	823,649	672,539	541,728	555,190	554,463	631,365	345,361	0	0	0	0	0	0	0	0	0	0	0	0	0
Feb-21	365,576	52,185	109,008	728,893	828,035	675,501	544,919	562,224	566,595	667,249	602,660	402,152	0	0	0	0	0	0	0	0	0	0	0	0
Mar-21	366,576	52,185	110,883	730,102	829,552	677,769	548,745	570,274	578,863	690,182	615,567	676,475	325,848	0	0	0	0	0	0	0	0	0	0	0
Apr-21	366,576	52,977	110,883	730,164	831,494	679,965	549,534	573,225	580,685	697,734	625,918	698,711	607,114	388,248	0	0	0	0	0	0	0	0	0	0
May-21	366,576	52,977	110,883	730,422	832,418	679,965	549,534	574,184	584,115	702,920	630,696	706,572	628,480	594,522	296,991	0	0	0	0	0	0	0	0	0
Jun-21	366,576	52,977	114,769	730,536	833,785	680,350	549,534	575,041	585,630	705,251	633,560	710,946	637,268	621,246	482,098	336,008	0	0	0	0	0	0	0	0
Jul-21	366,576	52,977	114,781	730,618	834,258	681,468	553,450	576,963	586,535	716,275	634,505	712,114	641,585	634,840	501,199	715,875	405,940	0	0	0	0	0	0	0
Aug-21	366,576	52,977	114,781	730,618	834,258	681,645	553,675	577,128	586,535	718,127	639,672	713,482	647,624	642,208	508,182	733,576	654,353	358,815	0	0	0	0	0	0
Sep-21	366,576	52,977	114,781	730,618	834,258	683,197	557,251	578,063	586,791	720,218	640,300	717,256	650,255	643,046	517,342	745,952	687,631	615,088	307,764	0	0	0	0	0
Oct-21	366,576	52,977	114,781	730,618	834,258	683,197	557,251	580,147	589,084	721,646	641,764	718,416	651,679	644,328	521,483	751,219	693,249	626,403	470,216	292,309	0	0	0	0
Nov-21	366,576	52,977	114,781	730,618	834,258	683,197	557,251	581,435	590,861	721,646	641,764	718,551	652,000	644,328	524,016	757,012	698,014	633,885	489,188	465,389	260,617	0	0	0
Dec-21	366,576	52,977	114,781	730,618	832,534	682,999	557,279	581,435	590,861	723,447	641,775	719,687	652,192	646,172	527,207	761,100	701,941	635,587	500,833	481,871	523,453	360,762	0	0
Jan-22	366,576	52,977	114,781	730,618	832,824	682,999	557,458	581,435	590,861	723,528	647,595	721,076	652,340	646,679	526,967	761,548	703,230	639,392	505,563	485,054	543,133	576,597	275,025	0
Feb-22	366,576	52,977	114,781	730,618	832,824	682,999	557,458	581,435	590,861	723,528	647,595	722,798	653,975	646,886	530,225	763,438	703,475	646,149	507,401	493,101	558,243	610,927	556,870	285,532

III. CUMMULATIVE PAID BY LAG MONTH

---INCURRED MONTH---

-PAID- LAG(t)	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
0	259,776	34,811	45,274	313,938	513,921	355,097	249,392	328,812	291,747	392,879	345,361	402,152	325,848	388,248	296,991	336,008	405,940	358,815	307,764	292,309	260,617	360,762	275,025	285,532
1	336,048	47,598	98,493	677,003	761,009	624,984	512,247	519,056	539,223	631,365	602,660	676,475	607,114	594,522	482,098	715,875	654,353	615,088	470,216	465,389	523,453	576,597	556,870	
2	346,862	50,399	106,857	699,860	799,300	661,829	527,290	551,104	554,463	667,249	615,567	698,711	628,480	621,246	501,199	733,576	687,631	626,403	489,188	481,871	543,133	610,927		
3	352,915	51,426	107,958	709,393	815,938	667,614	538,171	555,190	566,595	690,182	625,918	706,572	637,268	634,840	508,182	745,952	693,249	633,885	500,833	485,054	558,243			
4	356,731	51,426	107,958	721,200	816,668	670,666	541,728	562,224	578,863	697,734	630,696	710,946	641,585	642,208	517,342	751,219	698,014	635,587	505,563	493,101				
5	358,822	51,568	109,075	720,576	819,442	672,539	544,919	570,274	580,685	702,920	633,560	712,114	647,624	643,046	521,483	757,012	701,941	639,392	507,401					
6	360,653	51,643	108,257	724,395	823,649	675,501	548,745	573,225	584,115	705,251	634,505	713,482	650,255	644,328	524,016	761,100	703,230	646,149						
7	363,773	52,185	108,519	725,059	828,035	677,769	549,534	574,184	585,630	716,275	639,672	717,256	651,679	644,328	527,207	761,548	703,475							
8	364,699	52,185	108,993	728,893	829,552	679,965	549,534	575,041	586,535	718,127	640,300	718,416	652,000	646,172	526,967	763,438								
9	365,576	52,185	109,008	730,102	831,494	679,965	549,534	576,963	586,535	720,218	641,764	718,551	652,192	646,679	530,225									
10	365,576	52,185	110,883	730,164	832,418	680,350	553,450	577,128	586,791	721,646	641,764	719,687	652,340	646,886										
11	365,576	52,185	110,883	730,422	833,785	681,468	553,675	578,063	589,084	721,646	641,775	721,076	653,975											
12	366,576	52,977	110,883	730,536	834,258	681,645	557,251	580,147	590,861	723,447	647,595	722,798												
13	366,576	52,977	114,769	730,618	834,258	683,197	557,251	581,435	590,861	723,528	647,595													
14	366,576	52,977	114,781	730,618	834,258	683,197	557,251	581,435	590,861	723,528														
15	366,576	52,977	114,781	730,618	834,258	683,197	557,279	581,435	590,861															
16	366,576	52,977	114,781	730,618	834,258	682,999	557,458	581,435																
17	366,576	52,977	114,781	730,618	832,534	682,999	557,458																	
18	366,576	52,977	114,781	730,618	832,824	682,999																		
19	366,576	52,977	114,781	730,618	832,824																			
20	366,576	52,977	114,781	730,618																				
21	366,576	52,977	114,781																					
22	366,576	52,977																						
23	366,576																							

IV. COMPLETION RATIOS BY LAG MONTH

-- COMPLETION RATIOS --

LAG(t)	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	0.7730	0.7314	0.4597	0.4637	0.6753	0.5682	0.4869	0.6335	0.5411	0.6223	0.5731	0.5945	0.5367	0.6530	0.6160	0.4694	0.6204	0.5834	0.6545	0.6281	0.4979	0.6257	0.4939	
2	0.9688	0.9444	0.9217	0.9673	0.9521	0.9443	0.9715	0.9418	0.9725	0.9462	0.9790	0.9682	0.9660	0.9570	0.9619	0.9759	0.9516	0.9819	0.9612	0.9658	0.9638	0.9438		
3	0.9828	0.9800	0.9898	0.9866	0.9796	0.9913	0.9798	0.9926	0.9786	0.9668	0.9835	0.9889	0.9862	0.9786	0.9863	0.9834	0.9919	0.9882	0.9767	0.9934	0.9729			
4	0.9893	1.0000	1.0000	0.9836	0.9991	0.9954	0.9934	0.9875	0.9788	0.9892	0.9924	0.9938	0.9933	0.9885	0.9823	0.9930	0.9932	0.9973	0.9906	0.9837				
5	0.9942	0.9972	0.9898	1.0009	0.9966	0.9972	0.9941	0.9859	0.9969	0.9926	0.9955	0.9984	0.9907	0.9987	0.9921	0.9923	0.9944	0.9940	0.9964					
6	0.9949	0.9985	1.0076	0.9947	0.9949	0.9956	0.9930	0.9949	0.9941	0.9967	0.9985	0.9981	0.9960	0.9980	0.9952	0.9946	0.9982	0.9895						
7	0.9914	0.9896	0.9976	0.9991	0.9947	0.9967	0.9986	0.9983	0.9974	0.9846	0.9919	0.9947	0.9978	1.0000	0.9939	0.9994	0.9997							
8	0.9975	1.0000	0.9957	0.9947	0.9982	0.9968	1.0000	0.9985	0.9985	0.9974	0.9990	0.9984	0.9995	0.9971	1.0005	0.9975								
9	0.9976	1.0000	0.9999	0.9983	0.9977	1.0000	1.0000	0.9967	1.0000	0.9971	0.9977	0.9998	0.9997	0.9992	0.9939									
10	1.0000	1.0000	0.9831	0.9999	0.9989	0.9994	0.9929	0.9997	0.9996	0.9980	1.0000	0.9984	0.9998	0.9997										
11	1.0000	1.0000	1.0000	0.9996	0.9984	0.9984	0.9996	0.9984	0.9961	1.0000	1.0000	0.9981	0.9975											
12	0.9973	0.9851	1.0000	0.9998	0.9994	0.9997	0.9936	0.9964	0.9970	0.9975	0.9910	0.9976												
13	1.0000	1.0000	0.9661	0.9999	1.0000	0.9977	1.0000	0.9978	1.0000	0.9999	1.0000													
14	1.0000	1.0000	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000															
16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0003	0.9997	1.0000																
17	1.0000	1.0000	1.0000	1.0000	1.0021	1.0000	1.0000																	
18	1.0000	1.0000	1.0000	1.0000	0.9997	1.0000																		
19	1.0000	1.0000	1.0000	1.0000	1.0000																			
20	1.0000	1.0000	1.0000	1.0000																				
21	1.0000	1.0000	1.0000																					
22	1.0000	1.0000																						
23	1.0000																							

UNMODIFIED (For a 24 Month Lag Table)

12 MOS. HARMONIC CR(t)	6 MOS. HARMONIC CR(t)	3 MOS. HARMONIC CR(t)	12 MOS. AVG. CR(t)
0.0000	0.0000	0.0000	0.0000
0.5739	0.5733	0.5327	0.5811
0.9646	0.9612	0.9577	0.9647
0.9830	0.9844	0.9810	0.9831
0.9897	0.9900	0.9905	0.9897
0.9940	0.9947	0.9949	0.9940
0.9956	0.9952	0.9941	0.9956
0.9961	0.9976	0.9977	0.9961
0.9984	0.9987	0.9984	0.9984
0.9983	0.9979	0.9976	0.9983
0.9974	0.9992	0.9993	0.9975
0.9988	0.9983	0.9985	0.9988
0.9962	0.9955	0.9954	0.9962
0.9964	0.9992	1.0000	0.9965
1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000
1.0003	1.0003	1.0007	1.0003
0.9999	0.9999	0.9999	0.9999

V. COMPLETION FACTORS -- CF(t) = CR(t+1)CR(t+2)CR(t+3)....

-- COMPLETION FACTORS --

LAG(t)	12 MOS. HARMONIC CF(t)	MONTHS UNPAID	6 MOS. HARMONIC CF(t)	MONTHS UNPAID	3 MOS. HARMONIC CF(t)	MONTHS UNPAID	12 MOS. AVG. CF(t)	MONTHS UNPAID
0	0.5234	0.4766	0.5246	0.4754	0.4841	0.5159	0.5301	0.4699
1	0.9119	0.0881	0.9151	0.0849	0.9088	0.0912	0.9122	0.0878
2	0.9454	0.0546	0.9520	0.0480	0.9489	0.0511	0.9457	0.0543
3	0.9617	0.0383	0.9671	0.0329	0.9673	0.0327	0.9619	0.0381
4	0.9718	0.0282	0.9769	0.0231	0.9766	0.0234	0.9720	0.0280
5	0.9777	0.0223	0.9821	0.0179	0.9815	0.0185	0.9779	0.0221
6	0.9821	0.0179	0.9868	0.0132	0.9874	0.0126	0.9822	0.0178
7	0.9859	0.0141	0.9892	0.0108	0.9897	0.0103	0.9861	0.0139
8	0.9875	0.0125	0.9905	0.0095	0.9913	0.0087	0.9876	0.0124
9	0.9891	0.0109	0.9926	0.0074	0.9937	0.0063	0.9892	0.0108
10	0.9917	0.0083	0.9934	0.0066	0.9944	0.0056	0.9918	0.0082
11	0.9928	0.0072	0.9950	0.0050	0.9959	0.0041	0.9929	0.0071
12	0.9966	0.0034	0.9995	0.0005	1.0005	-0.0005	0.9967	0.0033
13	1.0002	-0.0002	1.0003	-0.0003	1.0005	-0.0005	1.0002	-0.0002
14	1.0002	-0.0002	1.0003	-0.0003	1.0005	-0.0005	1.0002	-0.0002
15	1.0002	-0.0002	1.0003	-0.0003	1.0006	-0.0006	1.0002	-0.0002
16	1.0002	-0.0002	1.0003	-0.0003	1.0006	-0.0006	1.0002	-0.0002
17	0.9999	0.0001	0.9999	0.0001	0.9999	0.0001	0.9999	0.0001
18	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
19	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
20	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
21	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
22	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
23	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
AVG # OF MOS. UNPAID		0.7816		0.7341		0.7778		0.7728

VI. DENTAL CLAIM RESERVE VALUATION -- METHODOLOGIES 1 - 6

LAG(t)	Month	Subs	Approx Dpdnts	(MM) Approx Mems	Paid on Incurred	(1) 12 Mos. Harm CF(t)	(2) Devel'd Ultimate Inc Clms	(3) Devel'd Ult Inc Clms/MM	(4) 12 Mo Avg Inc Clms/MM	(5) Season Factor	(6) 12 Mo Avg Inc Clms/MM	(7) Credibility Factor	(8) Adj. Ult. Inc Clms/MM	(9) Adj. Ult Inc Clms	(10) Estimated Reserve @ 2/28/2022	(11) Runoff at Each Month	(12) Est Res + Runoff
0	Feb-22	5,688	7,312	13,000	285,532	0.5234	545,563	41.97	50.17	1.00	50.17	0.25	48.12	625,569	340,037	NA	526,691
1	Jan-22	5,693	7,301	12,994	556,870	0.9119	610,676	47.00	50.05	1.00	50.05	1	47.00	610,676	53,806	356,883	543,537
2	Dec-21	5,759	7,278	13,037	610,927	0.9454	646,211	49.57	49.93	1.00	49.93	1	49.57	646,211	35,285	332,182	465,030
3	Nov-21	5,728	7,336	13,064	558,243	0.9617	580,450	44.43	49.80	1.00	49.80	1	44.43	580,450	22,207	388,978	486,541
4	Oct-21	5,718	7,320	13,038	493,101	0.9718	507,411	38.92	49.68	1.00	49.68	1	38.92	507,411	14,310	307,499	382,854
5	Sep-21	5,582	7,421	13,003	507,401	0.9777	518,980	39.91	49.56	1.00	49.56	1	39.91	518,980	11,578	306,636	367,681
6	Aug-21	5,551	7,202	12,753	646,149	0.9821	657,958	51.59	49.44	1.00	49.44	1	51.59	657,958	11,809	434,366	483,833
7	Jul-21	5,578	7,273	12,851	703,475	0.9859	713,516	55.52	49.31	1.00	49.31	1	55.52	713,516	10,041	442,490	480,148
8	Jun-21	5,689	7,388	13,077	763,438	0.9875	773,132	59.12	49.19	1.00	49.19	1	59.12	773,132	9,694	583,399	611,016
9	May-21	5,737	7,378	13,115	530,225	0.9891	536,065	40.87	49.07	1.00	49.07	1	40.87	536,065	5,840	394,282	412,205
10	Apr-21	5,798	7,333	13,131	646,886	0.9917	652,329	49.68	48.95	1.00	48.95	1	49.68	652,329	5,444	412,083	424,166
11	Mar-21	5,791	7,375	13,166	653,975	0.9928	658,708	50.03	48.83	1.00	48.83	1	50.03	658,708	4,733	485,405	492,044
12	Feb-21	5,730	7,476	13,206	722,798	0.9966	725,254	54.92	48.71	N/A	48.71	1	54.92	725,254	2,456	499,453	501,359
13	Jan-21	5,722	7,493	13,215	647,595	1.0002	647,455	48.99	48.59	N/A	48.59	1	48.99	647,455	-141	505,545	504,995
14	Dec-20	5,810	7,373	13,183	723,528	1.0002	723,364	54.87	48.47	N/A	48.47	1	54.87	723,364	-165	471,897	471,488
15	Nov-20	5,811	7,391	13,202	590,861	1.0002	590,723	44.74	48.35	N/A	48.35	1	44.74	590,723	-138	442,438	442,194
16	Oct-20	5,864	7,286	13,150	581,435	1.0002	581,297	44.21	48.23	N/A	48.23	1	44.21	581,297	-138	355,152	355,047
17	Sep-20	5,580	7,593	13,173	557,458	0.9999	557,490	42.32	48.11	N/A	48.11	1	42.32	557,490	32	434,986	435,018
18	Aug-20	5,635	7,374	13,009	682,999	1.0000	682,999	52.50	48.00	N/A	48.00	1	52.50	682,999	0	446,604	446,604
19	Jul-20	5,633	7,468	13,101	832,824	1.0000	832,824	63.57	47.88	N/A	47.88	1	63.57	832,824	0	391,840	391,840
20	Jun-20	5,731	7,506	13,237	730,618	1.0000	730,618	55.20	47.76	N/A	47.76	1	55.20	730,618	0	449,208	449,208
21	May-20	5,770	7,501	13,271	114,781	1.0000	114,781	8.65	47.64	N/A	47.64	1	8.65	114,781	0	94,601	94,601
22	Apr-20	5,732	7,559	13,291	52,977	1.0000	52,977	3.99	47.53	N/A	47.53	1	3.99	52,977	0	48,695	48,695
23	Mar-20	5,695	7,616	13,311	366,576	1.0000	366,576	27.54	47.41	N/A	47.41	1	27.54	366,576	0	106,800	106,800
		2.5%		1.9%											Total Reserve Estimate:		526,691
		-0.7%		-1.6%													

Reinsurance Adjustment Factor: 1.00

RESERVE ESTIMATE AT DEC 31, 2021	PARAMETERS		RESERVE	REINS.	ULT	OF CURRENT
A. USING A 12 MONTH HARMONIC AVERAGE CF(t):	HARM.	CLM AVG	ESTIMATE	RECOVER.	RESERVE	2 Mos Pd Clms
1. DENTAL CLAIM RESERVE USING A 12 MONTH PMPM AVG CHARGE:	12	12	526,691	1.00	526,691	7.06%
2. DENTAL CLAIM RESERVE USING A 6 MONTH PMPM AVG CHARGE:	12	6	514,951	1.00	514,951	6.91%
B. USING A 6 MONTH HARMONIC AVERAGE CF(t):						
1. DENTAL CLAIM RESERVE USING A 12 MONTH PMPM AVG CHARGE:	6	12	495,485	1.00	495,485	6.65%
2. DENTAL CLAIM RESERVE USING A 6 MONTH PMPM AVG CHARGE:	6	6	483,145	1.00	483,145	6.48%
C. USING A 3 MONTH HARMONIC AVERAGE CF(t):						
1. DENTAL CLAIM RESERVE USING A 12 MONTH PMPM AVG CHARGE:	3	12	517,753	1.00	517,753	6.94%
2. DENTAL CLAIM RESERVE USING A 6 MONTH PMPM AVG CHARGE:	3	6	503,093	1.00	503,093	6.75%

VI. CONTINUED .... "CLAIM RESERVE VALUATION -- METHODOLOGIES 1-6"

NOTES:

(1) 12 Month Harmonic Average Completion Factors were used in this example.

(2) Pd on Inc at lag(t) is divided by the CF(t) to develop ultimate Paid on Incurred claims.

(3) Col 2 divided by member months.

(4) 12 month avg PMPM Claims starting 3 months prior to claim cut-off w/claims centered in midpoint. We then trend up and down lag table by 3%.

(5)

(6)

(7) Credibility factors:

CF(t)	CRED FACTOR
0.00	0.00
0.25	0.10
0.50	0.25
0.55	0.45
0.60	0.60
0.65	0.70
0.70	0.80
0.75	0.90
0.80	1.00

(8) Adj Ult Inc Clms/pmpm = Cred Fact * Ult Inc Clms + (1-Cred Fact)*Avg Ult Inc Clms

(9) Adj Ult Inc Clms = Adj Ult Inc Clms/PMPM (Col 6) * # of Members

(10) Reserve = Adj Ult Inc Clms (Col 7) - Paid On Inc Claims

(11) Runoff = This is the actual run off paid claims for each month.

(12) Est Res + Runoff = This produces the best estimate of ultimate incurred claims. No adj made for Reins. Recoverables.

VII. ALTERNATIVE RESERVE METHODS - METHODOLOGIES 7 - 10

METHOD: AVERAGE PAID or INCURRED CLAIMS MULTIPLIED BY AVERAGE NUMBER OF MONTHS UNPAID

		"12 Mos Harm" Avg Monthly Cost	"12 Mos Harm" Avg # of Mos Unpaid	"12 Mos Harm" Unadjusted Reserve	Adj for Rein Recover	= Est Reserve	Unadjusted Reserve Using a "6 Mos Harm" Avg # of Mos Unpaid	Unadjusted Reserve Using a "3 Mos Harm" Avg # of Mos Unpaid
7.	USING MOST CURRENT 12 MOS. PAID:	621,306	0.7816	$485,627	1.00	485,627	$456,118	$483,281
8.	USING MOST CURRENT 6 MOS. PAID:	574,406	0.7816	$448,970	1.00	448,970	$421,687	$446,800
9.	USING 12 MOS. OF INCURRED CLAIMS 3 MONTHS PRIOR TO CLAIMS CUTOFF:	641,218	0.7816	$501,191	1.00	501,191	$470,736	$498,769
10.	USING 6 MOS. OF INCURRED CLAIMS 3 MONTHS PRIOR TO CLAIMS CUTOFF:	625,241	0.7816	$488,703	1.00	488,703	$459,006	$486,342
							0.7341	0.7778

Santa Clara County Schools' Insurance Group

Triangulation Report

Vision

Incurred: 3/1/20 - 2/28/22

Valuation date: 12/31/2021

ISL deductible: $0

Annual trend: 1.7%

Seasonality adjustment:	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

INCURRED MONTH →

PAID MONTH ↓

	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Cross Check to Paid Claim Rpt	Cumulative Paid Claims Rolling 12 Mos	
Subscribers	4,747	4,765	4,775	4,764	4,710	4,636	4,602	4,863	4,755	4,791	4,724	4,732	4,767	4,735	4,734	4,707	4,614	4,571	4,522	4,840	4,753	4,767	4,672	4,697			
Members	9,494	9,530	9,550	9,528	9,420	9,272	9,204	9,726	9,510	9,582	9,448	9,464	9,534	9,470	9,468	9,414	9,228	9,142	9,044	9,680	9,506	9,534	9,344	9,394			
Mar-20	22,304																								22,304	22,304	Mar-20
Apr-20	2,853	3,599																							6,452	28,756	Apr-20
May-20	924	2,326	16,223																						19,472	48,229	May-20
Jun-20	1,501	(479)	19,571	34,130																					54,723	102,952	Jun-20
Jul-20	372	0	1,133	30,361	32,965																				64,830	167,782	Jul-20
Aug-20	0	0	167	2,753	40,555	33,648																			77,123	244,905	Aug-20
Sep-20	0	0	0	700	4,742	24,763	26,215																		56,420	301,325	Sep-20
Oct-20	0	0	0	10	721	1,550	21,496	30,544																	54,322	355,647	Oct-20
Nov-20	0	0	0	90	196	449	1,892	28,777	30,360																61,764	417,411	Nov-20
Dec-20	0	0	0	0	328	0	328	1,612	23,127	33,421															58,815	476,226	Dec-20
Jan-21	0	132	0	0	512	0	191	479	2,124	35,519	26,453														65,410	541,636	Jan-21
Feb-21	0	0	0	0	0	388	106	885	946	2,977	22,447	25,165													52,914	594,550	Feb-21
Mar-21	0	0	0	0	0	0	0	209	89	354	1,365	21,603	28,896												52,516	52,516	Mar-21
Apr-21	0	0	0	0	0	0	0	20	79	72	334	3,002	19,744	28,690											51,941	104,457	Apr-21
May-21	0	0	0	0	0	0	0	0	0	206	(161)	2,135	1,915	16,150	29,550										49,794	154,251	May-21
Jun-21	0	0	0	0	0	0	0	0	0	0	54	47	756	657	19,477	40,349									61,340	215,591	Jun-21
Jul-21	0	0	0	45	45	0	0	0	(104)	0	0	0	142	89	2,155	24,811	39,128								66,311	281,902	Jul-21
Aug-21	0	0	0	0	0	0	0	0	0	0	0	0	51	313	236	1,624	34,045	38,805							75,075	356,976	Aug-21
Sep-21	0	0	0	0	0	0	264	0	0	0	0	0	79	0	305	587	4,038	23,803	23,855						52,931	409,907	Sep-21
Oct-21	0	0	0	0	0	0	0	0	0	0	0	0	0	(53)	0	186	559	835	17,976	31,293					50,795	460,702	Oct-21
Nov-21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	548	238	1,171	23,169	32,736				57,861	518,563	Nov-21
Dec-21	0	0	0	0	0	0	0	0	0	533	105	94	0	0	(60)	52	77	297	746	1,095	21,005	34,377			58,321	576,884	Dec-21
Jan-22	0	0	0	0	0	0	0	0	0	77	0	0	0	0	0	0	105	84	186	648	2,274	40,610	24,114		68,098	644,982	Jan-22
Feb-22	0	0	0	0	0	0	0	0	(130)	0	0	0	0	0	0	0	0	51	0	850	684	1,515	17,812	25,927	46,709	**691,692**	Feb-22
Total	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,491	73,159	50,597	52,046	51,583	45,847	51,662	67,608	78,501	64,113	43,933	57,056	56,698	76,502	41,927	25,927	**1,286,242**		
PSPM	$6	$1	$8	$14	$17	$13	$11	$13	$12	$15	$11	$11	$11	$10	$11	$14	$17	$14	$10	$12	$12	$16	$9	$6			

I. ACTUAL RUNOFF CLAIM DEVELOPMENT

Run Off @	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Run Off Thru Valuation Date by Months	
Mar-20	5,650																								5,650	Mar-20
Apr-20	2,797	1,978																							4,775	Apr-20
May-20	1,873	(347)	20,870																						22,396	May-20
Jun-20	372	132	1,299	33,958																					35,761	Jun-20
Jul-20	0	132	167	3,598	47,100																				50,996	Jul-20
Aug-20	0	132	0	845	6,544	27,150																			34,671	Aug-20
Sep-20	0	132	0	145	1,802	2,387	24,277																		28,743	Sep-20
Oct-20	0	132	0	135	1,081	837	2,781	31,981																	36,946	Oct-20
Nov-20	0	132	0	45	885	388	889	3,204	26,130																31,673	Nov-20
Dec-20	0	132	0	45	557	388	561	1,593	3,004	39,738															46,017	Dec-20
Jan-21	0	0	0	45	45	388	370	1,114	879	4,218	24,144														31,204	Jan-21
Feb-21	0	0	0	45	45	0	264	229	(66)	1,241	1,697	26,881													30,336	Feb-21
Mar-21	0	0	0	45	45	0	264	20	(155)	887	332	5,278	22,687												29,403	Mar-21
Apr-21	0	0	0	45	45	0	264	0	(234)	816	(2)	2,276	2,943	17,156											23,309	Apr-21
May-21	0	0	0	45	45	0	264	0	(234)	610	159	141	1,028	1,006	22,113										25,177	May-21
Jun-21	0	0	0	45	45	0	264	0	(234)	610	105	94	272	349	2,636	27,259									31,445	Jun-21
Jul-21	0	0	0	0	0	0	264	0	(130)	610	105	94	130	260	481	2,448	39,372								43,634	Jul-21
Aug-21	0	0	0	0	0	0	264	0	(130)	610	105	94	79	(53)	245	824	5,327	25,308							32,673	Aug-21
Sep-21	0	0	0	0	0	0	0	0	(130)	610	105	94	0	(53)	(60)	238	1,289	1,505	20,078						23,675	Sep-21
Oct-21	0	0	0	0	0	0	0	0	(130)	610	105	94	0	0	(60)	52	730	670	2,102	25,762					29,936	Oct-21
Nov-21	0	0	0	0	0	0	0	0	(130)	610	105	94	0	0	(60)	52	182	432	932	2,594	23,962				28,773	Nov-21
Dec-21	0	0	0	0	0	0	0	0	(130)	77	0	0	0	0	0	0	105	135	186	1,498	2,957	42,125			46,954	Dec-21
Jan-22	0	0	0	0	0	0	0	0	(130)	0	0	0	0	0	0	0	0	51	0	850	684	1,515	17,812		20,782	Jan-22
Feb-22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Feb-22

II. CUMMULATIVE PAID BY INCURRED MONTH

---INCURRED MONTH---

-CUMMULATIVE-
PAID

	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
Mar-20	22,304	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apr-20	25,158	3,599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May-20	26,081	5,924	16,223	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun-20	27,583	5,445	35,794	34,130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jul-20	27,954	5,445	36,927	64,491	32,965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug-20	27,954	5,445	37,093	67,243	73,521	33,648	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep-20	27,954	5,445	37,093	67,943	78,263	58,411	26,215	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct-20	27,954	5,445	37,093	67,953	78,984	59,962	47,711	30,544	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov-20	27,954	5,445	37,093	68,043	79,180	60,411	49,603	59,321	30,360	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec-20	27,954	5,445	37,093	68,043	79,508	60,411	49,931	60,933	53,487	33,421	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jan-21	27,954	5,577	37,093	68,043	80,020	60,411	50,122	61,411	55,611	68,941	26,453	0	0	0	0	0	0	0	0	0	0	0	0	0
Feb-21	27,954	5,577	37,093	68,043	80,020	60,798	50,228	62,296	56,557	71,918	48,900	25,165	0	0	0	0	0	0	0	0	0	0	0	0
Mar-21	27,954	5,577	37,093	68,043	80,020	60,798	50,228	62,505	56,646	72,272	50,265	46,768	28,896	0	0	0	0	0	0	0	0	0	0	0
Apr-21	27,954	5,577	37,093	68,043	80,020	60,798	50,228	62,525	56,725	72,343	50,599	49,770	48,641	28,690	0	0	0	0	0	0	0	0	0	0
May-21	27,954	5,577	37,093	68,043	80,020	60,798	50,228	62,525	56,725	72,549	50,438	51,905	50,555	44,841	29,550	0	0	0	0	0	0	0	0	0
Jun-21	27,954	5,577	37,093	68,043	80,020	60,798	50,228	62,525	56,725	72,549	50,492	51,952	51,311	45,498	49,026	40,349	0	0	0	0	0	0	0	0
Jul-21	27,954	5,577	37,093	68,088	80,065	60,798	50,228	62,525	56,621	72,549	50,492	51,952	51,453	45,587	51,181	65,160	39,128	0	0	0	0	0	0	0
Aug-21	27,954	5,577	37,093	68,088	80,065	60,798	50,228	62,525	56,621	72,549	50,492	51,952	51,504	45,900	51,417	66,783	73,174	38,805	0	0	0	0	0	0
Sep-21	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,621	72,549	50,492	51,952	51,583	45,900	51,722	67,370	77,212	62,608	23,855	0	0	0	0	0
Oct-21	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,621	72,549	50,492	51,952	51,583	45,847	51,722	67,556	77,771	63,443	41,830	31,293	0	0	0	0
Nov-21	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,621	72,549	50,492	51,952	51,583	45,847	51,722	67,556	78,319	63,681	43,001	54,462	32,736	0	0	0
Dec-21	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,621	73,082	50,597	52,046	51,583	45,847	51,662	67,608	78,396	63,978	43,747	55,557	53,741	34,377	0	0
Jan-22	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,621	73,159	50,597	52,046	51,583	45,847	51,662	67,608	78,501	64,062	43,933	56,206	56,014	74,988	24,114	0
Feb-22	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,491	73,159	50,597	52,046	51,583	45,847	51,662	67,608	78,501	64,113	43,933	57,056	56,698	76,502	41,927	25,927

III. CUMMULATIVE PAID BY LAG MONTH

---INCURRED MONTH---

-PAID-
LAG(t)

	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
0	22,304	3,599	16,223	34,130	32,965	33,648	26,215	30,544	30,360	33,421	26,453	25,165	28,896	28,690	29,550	40,349	39,128	38,805	23,855	31,293	32,736	34,377	24,114	25,927
1	25,158	5,924	35,794	64,491	73,521	58,411	47,711	59,321	53,487	68,941	48,900	46,768	48,641	44,841	49,026	65,160	73,174	62,608	41,830	54,462	53,741	74,988	41,927	
2	26,081	5,445	36,927	67,243	78,263	59,962	49,603	60,933	55,611	71,918	50,265	49,770	50,555	45,498	51,181	66,783	77,212	63,443	43,001	55,557	56,014	76,502		
3	27,583	5,445	37,093	67,943	78,984	60,411	49,931	61,411	56,557	72,272	50,599	51,905	51,311	45,587	51,417	67,370	77,771	63,681	43,747	56,206	56,698			
4	27,954	5,445	37,093	67,953	79,180	60,411	50,122	62,296	56,646	72,343	50,438	51,952	51,453	45,900	51,722	67,556	78,319	63,978	43,933	57,056				
5	27,954	5,445	37,093	68,043	79,508	60,411	50,228	62,505	56,725	72,549	50,492	51,952	51,504	45,900	51,722	67,556	78,396	64,062	43,933					
6	27,954	5,445	37,093	68,043	80,020	60,798	50,228	62,525	56,725	72,549	50,492	51,952	51,583	45,847	51,722	67,608	78,501	64,113						
7	27,954	5,445	37,093	68,043	80,020	60,798	50,228	62,525	56,725	72,549	50,492	51,952	51,583	45,847	51,662	67,608	78,501							
8	27,954	5,445	37,093	68,043	80,020	60,798	50,228	62,525	56,621	72,549	50,492	51,952	51,583	45,847	51,662	67,608								
9	27,954	5,577	37,093	68,043	80,020	60,798	50,228	62,525	56,621	72,549	50,492	51,952	51,583	45,847	51,662									
10	27,954	5,577	37,093	68,043	80,020	60,798	50,228	62,525	56,621	72,549	50,492	52,046	51,583	45,847										
11	27,954	5,577	37,093	68,043	80,020	60,798	50,228	62,525	56,621	72,549	50,597	52,046	51,583											
12	27,954	5,577	37,093	68,043	80,065	60,798	50,492	62,525	56,621	73,082	50,597	52,046												
13	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,621	73,159	50,597													
14	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,621	73,159														
15	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525	56,491															
16	27,954	5,577	37,093	68,088	80,065	60,798	50,492	62,525																
17	27,954	5,577	37,093	68,088	80,065	60,798	50,492																	
18	27,954	5,577	37,093	68,088	80,065	60,798																		
19	27,954	5,577	37,093	68,088	80,065																			
20	27,954	5,577	37,093	68,088																				
21	27,954	5,577	37,093																					
22	27,954	5,577																						
23	27,954																							

IV. COMPLETION RATIOS BY LAG MONTH

-- COMPLETION RATIOS --

LAG(t)	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
0	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1	0.8866	0.6074	0.4532	0.5292	0.4484	0.5761	0.5494	0.5149	0.5676	0.4848	0.5410	0.5381	0.5941	0.6398	0.6027	0.6192	0.5347	0.6198	0.5703	0.5746	0.6091	0.4584	0.5752	
2	0.9646	1.0880	0.9693	0.9591	0.9394	0.9741	0.9619	0.9735	0.9618	0.9586	0.9728	0.9397	0.9621	0.9856	0.9579	0.9757	0.9477	0.9868	0.9728	0.9803	0.9594	0.9802		
3	0.9456	1.0000	0.9955	0.9897	0.9909	0.9926	0.9934	0.9922	0.9833	0.9951	0.9934	0.9589	0.9853	0.9980	0.9954	0.9913	0.9928	0.9963	0.9829	0.9885	0.9879			
4	0.9867	1.0000	1.0000	0.9999	0.9975	1.0000	0.9962	0.9858	0.9984	0.9990	1.0032	0.9991	0.9972	0.9932	0.9941	0.9973	0.9930	0.9954	0.9958	0.9851				
5	1.0000	1.0000	1.0000	0.9987	0.9959	1.0000	0.9979	0.9967	0.9986	0.9972	0.9989	1.0000	0.9990	1.0000	1.0000	1.0000	0.9990	0.9987	1.0000					
6	1.0000	1.0000	1.0000	1.0000	0.9936	0.9936	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	0.9985	1.0012	1.0000	0.9992	0.9987	0.9992						
7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0012	1.0000	1.0000							
8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0018	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000								
9	1.0000	0.9763	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000									
10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9982	1.0000	1.0000										
11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9979	1.0000	1.0000											
12	1.0000	1.0000	1.0000	1.0000	0.9994	1.0000	0.9948	1.0000	1.0000	0.9927	1.0000	1.0000												
13	1.0000	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	0.9989	1.0000													
14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0023															
16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																		
19	1.0000	1.0000	1.0000	1.0000	1.0000																			
20	1.0000	1.0000	1.0000	1.0000																				
21	1.0000	1.0000	1.0000																					
22	1.0000	1.0000																						
23	1.0000																							

UNMODIFIED (For a 24 Month Lag Table)

12 MOS. HARMONIC CR(t)	6 MOS. HARMONIC CR(t)	3 MOS. HARMONIC CR(t)	12 MOS. AVG. CR(t)
0.0000	0.0000	0.0000	0.0000
0.5737	0.5624	0.5394	0.5780
0.9682	0.9710	0.9732	0.9684
0.9887	0.9899	0.9864	0.9888
0.9959	0.9934	0.9921	0.9959
0.9990	0.9996	0.9992	0.9990
0.9997	0.9995	0.9990	0.9997
1.0001	1.0002	1.0004	1.0001
1.0002	1.0000	1.0000	1.0002
1.0000	1.0000	1.0000	1.0000
0.9998	0.9997	0.9994	0.9998
0.9998	0.9997	0.9993	0.9998
0.9989	0.9979	0.9976	0.9989
0.9998	0.9998	0.9996	0.9998
1.0000	1.0000	1.0000	1.0000
1.0003	1.0004	1.0008	1.0003
1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000
1.0000	1.0000	1.0000	1.0000

V. COMPLETION FACTORS -- CF(t) = CR(t+1)CR(t+2)CR(t+3)....

-- COMPLETION FACTORS --

LAG(t)	12 MOS. HARMONIC CF(t)	MONTHS UNPAID	6 MOS. HARMONIC CF(t)	MONTHS UNPAID	3 MOS. HARMONIC CF(t)	MONTHS UNPAID	12 MOS. AVG. CF(t)	MONTHS UNPAID
0	0.5456	0.4544	0.5353	0.4647	0.5113	0.4887	0.5499	0.4501
1	0.9511	0.0489	0.9518	0.0482	0.9479	0.0521	0.9514	0.0486
2	0.9823	0.0177	0.9802	0.0198	0.9740	0.0260	0.9824	0.0176
3	0.9935	0.0065	0.9902	0.0098	0.9874	0.0126	0.9935	0.0065
4	0.9976	0.0024	0.9967	0.0033	0.9953	0.0047	0.9976	0.0024
5	0.9986	0.0014	0.9971	0.0029	0.9961	0.0039	0.9986	0.0014
6	0.9989	0.0011	0.9977	0.0023	0.9971	0.0029	0.9989	0.0011
7	0.9988	0.0012	0.9975	0.0025	0.9967	0.0033	0.9988	0.0012
8	0.9987	0.0013	0.9975	0.0025	0.9967	0.0033	0.9987	0.0013
9	0.9987	0.0013	0.9975	0.0025	0.9967	0.0033	0.9987	0.0013
10	0.9988	0.0012	0.9978	0.0022	0.9973	0.0027	0.9988	0.0012
11	0.9990	0.0010	0.9981	0.0019	0.9980	0.0020	0.9990	0.0010
12	1.0001	-0.0001	1.0002	-0.0002	1.0004	-0.0004	1.0001	-0.0001
13	1.0003	-0.0003	1.0004	-0.0004	1.0008	-0.0008	1.0003	-0.0003
14	1.0003	-0.0003	1.0004	-0.0004	1.0008	-0.0008	1.0003	-0.0003
15	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
16	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
17	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
18	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
19	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
20	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
21	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
22	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
23	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000
AVG # OF MOS. UNPAID		0.5377		0.5618		0.6035		0.5328

VI. VISION CLAIM RESERVE VALUATION -- METHODOLOGIES 1 - 6

LAG(t)	Month	Subs	Approx Dpdnts	Estimated (MM) Approx Mems	Paid on Incurred	(1) 12 Mos. Harm CF(t)	(2) Devel'd Ultimate Inc Clms	(3) Devel'd Ult Inc Clms/MM	(4) 12 Mo Avg Inc Clms/MM	(5) Season Factor	(6) 12 Mo Avg Inc Clms/MM	(7) Credibility Factor	(8) Adj. Ult. Inc Clms/MM	(9) Adj. Ult Inc Clms	(10) Estimated Reserve @ 2/28/2022	(11) Runoff at Each Month	(12) Est Res + Runoff
0	Feb-22	4,697	4,697	9,394	25,927	0.5456	47,519	5.06	6.22	1.00	6.22	0.25	5.93	55,711	29,784	NA	34,271
1	Jan-22	4,672	4,672	9,344	41,927	0.9511	44,083	4.72	6.21	1.00	6.21	1	4.72	44,083	2,157	20,782	25,269
2	Dec-21	4,767	4,767	9,534	76,502	0.9823	77,880	8.17	6.20	1.00	6.20	1	8.17	77,880	1,378	46,954	49,283
3	Nov-21	4,753	4,753	9,506	56,698	0.9935	57,068	6.00	6.20	1.00	6.20	1	6.00	57,068	370	28,773	29,724
4	Oct-21	4,840	4,840	9,680	57,056	0.9976	57,191	5.91	6.19	1.00	6.19	1	5.91	57,191	135	29,936	30,518
5	Sep-21	4,522	4,522	9,044	43,933	0.9986	43,993	4.86	6.18	1.00	6.18	1	4.86	43,993	60	23,675	24,122
6	Aug-21	4,571	4,571	9,142	64,113	0.9989	64,182	7.02	6.17	1.00	6.17	1	7.02	64,182	69	32,673	33,059
7	Jul-21	4,614	4,614	9,228	78,501	0.9988	78,592	8.52	6.16	1.00	6.16	1	8.52	78,592	92	43,634	43,952
8	Jun-21	4,707	4,707	9,414	67,608	0.9987	67,697	7.19	6.15	1.00	6.15	1	7.19	67,697	89	31,445	31,671
9	May-21	4,734	4,734	9,468	51,662	0.9987	51,730	5.46	6.14	1.00	6.14	1	5.46	51,730	68	25,177	25,313
10	Apr-21	4,735	4,735	9,470	45,847	0.9988	45,900	4.85	6.13	1.00	6.13	1	4.85	45,900	54	23,309	23,377
11	Mar-21	4,767	4,767	9,534	51,583	0.9990	51,635	5.42	6.13	1.00	6.13	1	5.42	51,635	51	29,403	29,418
12	Feb-21	4,732	4,732	9,464	52,046	1.0001	52,041	5.50	6.12	N/A	6.12	1	5.50	52,041	-5	30,336	30,299
13	Jan-21	4,724	4,724	9,448	50,597	1.0003	50,584	5.35	6.11	N/A	6.11	1	5.35	50,584	-13	31,204	31,172
14	Dec-20	4,791	4,791	9,582	73,159	1.0003	73,140	7.63	6.10	N/A	6.10	1	7.63	73,140	-19	46,017	45,998
15	Nov-20	4,755	4,755	9,510	56,491	1.0000	56,491	5.94	6.09	N/A	6.09	1	5.94	56,491	0	31,673	31,673
16	Oct-20	4,863	4,863	9,726	62,525	1.0000	62,525	6.43	6.08	N/A	6.08	1	6.43	62,525	0	36,946	36,946
17	Sep-20	4,602	4,602	9,204	50,492	1.0000	50,492	5.49	6.07	N/A	6.07	1	5.49	50,492	0	28,743	28,743
18	Aug-20	4,636	4,636	9,272	60,798	1.0000	60,798	6.56	6.07	N/A	6.07	1	6.56	60,798	0	34,671	34,671
19	Jul-20	4,710	4,710	9,420	80,065	1.0000	80,065	8.50	6.06	N/A	6.06	1	8.50	80,065	0	50,996	50,996
20	Jun-20	4,764	4,764	9,528	68,088	1.0000	68,088	7.15	6.05	N/A	6.05	1	7.15	68,088	0	35,761	35,761
21	May-20	4,775	4,775	9,550	37,093	1.0000	37,093	3.88	6.04	N/A	6.04	1	3.88	37,093	0	22,396	22,396
22	Apr-20	4,765	4,765	9,530	5,577	1.0000	5,577	0.59	6.03	N/A	6.03	1	0.59	5,577	0	4,775	4,775
23	Mar-20	4,747	4,747	9,494	27,954	1.0000	27,954	2.94	6.02	N/A	6.02	1	2.94	27,954	0	5,650	5,650
		2.8%		2.8%													
		-0.7%		-0.7%													

Total Reserve Estimate: 34,271

Reinsurance Adjustment Factor: 1.00

RESERVE ESTIMATE AT DEC 31, 2021	PARAMETERS		RESERVE	REINS.	ULT	OF CURRENT
A. USING A 12 MONTH HARMONIC AVERAGE CF(t):	HARM.	CLM AVG	ESTIMATE	RECOVER.	RESERVE	2 Mos Pd Clms
1. VISION CLAIM RESERVE USING A 12 MONTH PMPM AVG CHARGE:	12	12	34,271	1.00	34,271	4.95%
2. VISION CLAIM RESERVE USING A 6 MONTH PMPM AVG CHARGE:	12	6	37,220	1.00	37,220	5.38%
B. USING A 6 MONTH HARMONIC AVERAGE CF(t):						
1. VISION CLAIM RESERVE USING A 12 MONTH PMPM AVG CHARGE:	6	12	35,401	1.00	35,401	5.12%
2. VISION CLAIM RESERVE USING A 6 MONTH PMPM AVG CHARGE:	6	6	38,379	1.00	38,379	5.55%
C. USING A 3 MONTH HARMONIC AVERAGE CF(t):						
1. VISION CLAIM RESERVE USING A 12 MONTH PMPM AVG CHARGE:	3	12	37,120	1.00	37,120	5.37%
2. VISION CLAIM RESERVE USING A 6 MONTH PMPM AVG CHARGE:	3	6	40,123	1.00	40,123	5.80%

VI. CONTINUED .... "CLAIM RESERVE VALUATION -- METHODOLOGIES 1-6"

NOTES:

(1) 12 Month Harmonic Average Completion Factors were used in this example.

(2) Pd on Inc at lag(t) is divided by the CF(t) to develop ultimate Paid on Incurred claims.

(3) Col 2 divided by member months.

(4) 12 month avg PMPM Claims starting 3 months prior to claim cut-off w/claims centered in midpoint. We then trend up and down lag table by 2%.

(5)

(6)

(7) Credibility factors:

CF(t)	CRED FACTOR
0.00	0.00
0.25	0.10
0.50	0.25
0.55	0.45
0.60	0.60
0.65	0.70
0.70	0.80
0.75	0.90
0.80	1.00

(8) Adj Ult Inc Clms/pmpm = Cred Fact * Ult Inc Clms + (1-Cred Fact)*Avg Ult Inc Clms

(9) Adj Ult Inc Clms = Adj Ult Inc Clms/PMPM (Col 6) * # of Members

(10) Reserve = Adj Ult Inc Clms (Col 7) - Paid On Inc Claims

(11) Runoff = This is the actual run off paid claims for each month.

(12) Est Res + Runoff = This produces the best estimate of ultimate incurred claims. No adj made for Reins. Recoverables.

VII. ALTERNATIVE RESERVE METHODS - METHODOLOGIES 7 - 10

METHOD: AVERAGE PAID or INCURRED CLAIMS MULTIPLIED BY AVERAGE NUMBER OF MONTHS UNPAID

		"12 Mos Harm"					Unadjusted Reserve	
							Using a "6 Mos Harm"	Using a "3 Mos Harm"
		Avg Monthly Cost	Avg # of Mos Unpaid	Unadjusted Reserve	Adj for Rein Recover	= Est Reserve	Avg # of Mos Unpaid	Avg # of Mos Unpaid
7.	USING MOST CURRENT 12 MOS. PAID:	57,641	0.5377	$30,991	1.00	30,991	$32,385	$34,789
8.	USING MOST CURRENT 6 MOS. PAID:	55,786	0.5377	$29,994	1.00	29,994	$31,342	$33,669
9.	USING 12 MOS. OF INCURRED CLAIMS 3 MONTHS PRIOR TO CLAIMS CUTOFF:	57,813	0.5377	$31,084	1.00	31,084	$32,481	$34,892
10.	USING 6 MOS. OF INCURRED CLAIMS 3 MONTHS PRIOR TO CLAIMS CUTOFF:	61,454	0.5377	$33,041	1.00	33,041	$34,527	$37,090
							0.5618	0.6035

Section 4: Supporting Documents

DELTA DENTAL

DELTA DENTAL OF CALIFORNIA
DATA TABLE FOR CLAIM LAG IN GROUP SUMMARY AND BY DIVISION
SANTA CLARA COUNTY SCHS.INS.GR
Group Number: 07102

Paid Period: March 1, 2020 - February 28, 2022

Group	Division	Paid Month/Year	Incurred Month/Year	Paid Amount
07102	All	Mar-20	Jan-19	$1,000
07102	All	Mar-20	Mar-19	$946
07102	All	Mar-20	Apr-19	$1,330
07102	All	Mar-20	Jun-19	$2,526
07102	All	Mar-20	Jul-19	$544
07102	All	Mar-20	Aug-19	$2,424
07102	All	Mar-20	Sep-19	$1,986
07102	All	Mar-20	Oct-19	$2,741
07102	All	Mar-20	Nov-19	$5,770
07102	All	Mar-20	Dec-19	$7,170
07102	All	Mar-20	Jan-20	$29,670
07102	All	Mar-20	Feb-20	$250,936
07102	All	Mar-20	Mar-20	$259,776
07102	All	Apr-20	May-16	-$119
07102	All	Apr-20	Jan-19	$861
07102	All	Apr-20	Apr-19	$2,000
07102	All	Apr-20	May-19	$4,061
07102	All	Apr-20	Jun-19	$1,662
07102	All	Apr-20	Jul-19	$3,987
07102	All	Apr-20	Aug-19	$1,768
07102	All	Apr-20	Sep-19	$2,190
07102	All	Apr-20	Oct-19	$6,887
07102	All	Apr-20	Nov-19	$6,311
07102	All	Apr-20	Dec-19	$8,745
07102	All	Apr-20	Jan-20	$14,646
07102	All	Apr-20	Feb-20	$31,026
07102	All	Apr-20	Mar-20	$76,271
07102	All	Apr-20	Apr-20	$34,811
07102	All	May-20	May-19	$2,182
07102	All	May-20	Jun-19	$739
07102	All	May-20	Jul-19	$1,380
07102	All	May-20	Aug-19	$967
07102	All	May-20	Sep-19	$277
07102	All	May-20	Oct-19	$1,558
07102	All	May-20	Nov-19	$2,301
07102	All	May-20	Dec-19	$921
07102	All	May-20	Jan-20	$2,158
07102	All	May-20	Feb-20	$6,947
07102	All	May-20	Mar-20	$10,814
07102	All	May-20	Apr-20	$12,786
07102	All	May-20	May-20	$45,274

07102	All	Jun-20	Apr-19	$144
07102	All	Jun-20	Jun-19	$103
07102	All	Jun-20	Jul-19	$251
07102	All	Jun-20	Aug-19	$190
07102	All	Jun-20	Sep-19	$1,000
07102	All	Jun-20	Oct-19	$808
07102	All	Jun-20	Nov-19	$1,056
07102	All	Jun-20	Dec-19	$8,520
07102	All	Jun-20	Jan-20	$2,841
07102	All	Jun-20	Feb-20	$7,461
07102	All	Jun-20	Mar-20	$6,053
07102	All	Jun-20	Apr-20	$2,801
07102	All	Jun-20	May-20	$53,219
07102	All	Jun-20	Jun-20	$313,938
07102	All	Jul-20	Jun-19	$259
07102	All	Jul-20	Jul-19	$186
07102	All	Jul-20	Aug-19	$525
07102	All	Jul-20	Sep-19	$1,565
07102	All	Jul-20	Oct-19	$808
07102	All	Jul-20	Nov-19	$992
07102	All	Jul-20	Dec-19	$1,368
07102	All	Jul-20	Jan-20	$4,072
07102	All	Jul-20	Feb-20	$8,322
07102	All	Jul-20	Mar-20	$3,816
07102	All	Jul-20	Apr-20	$1,027
07102	All	Jul-20	May-20	$8,363
07102	All	Jul-20	Jun-20	$363,064
07102	All	Jul-20	Jul-20	$513,921
07102	All	Aug-20	Aug-19	$262
07102	All	Aug-20	Sep-19	$1,563
07102	All	Aug-20	Oct-19	$2,456
07102	All	Aug-20	Nov-19	$187
07102	All	Aug-20	Dec-19	$253
07102	All	Aug-20	Jan-20	$4,464
07102	All	Aug-20	Feb-20	$3,212
07102	All	Aug-20	Mar-20	$2,091
07102	All	Aug-20	May-20	$1,101
07102	All	Aug-20	Jun-20	$22,858
07102	All	Aug-20	Jul-20	$247,088
07102	All	Aug-20	Aug-20	$355,097
07102	All	Sep-20	Aug-19	$5
07102	All	Sep-20	Sep-19	$22
07102	All	Sep-20	Oct-19	$624
07102	All	Sep-20	Nov-19	$686
07102	All	Sep-20	Dec-19	$4,660
07102	All	Sep-20	Jan-20	$1,501
07102	All	Sep-20	Feb-20	$1,503
07102	All	Sep-20	Mar-20	$1,831
07102	All	Sep-20	Apr-20	$142
07102	All	Sep-20	Jun-20	$9,532
07102	All	Sep-20	Jul-20	$38,291
07102	All	Sep-20	Aug-20	$269,888
07102	All	Sep-20	Sep-20	$249,392
07102	All	Oct-20	Aug-19	$1,000
07102	All	Oct-20	Sep-19	$14

07102	All	Oct-20	Oct-19	$781
07102	All	Oct-20	Nov-19	$958
07102	All	Oct-20	Dec-19	$676
07102	All	Oct-20	Jan-20	$923
07102	All	Oct-20	Feb-20	$1,593
07102	All	Oct-20	Mar-20	$3,120
07102	All	Oct-20	Apr-20	$75
07102	All	Oct-20	May-20	$1,117
07102	All	Oct-20	Jun-20	$11,807
07102	All	Oct-20	Jul-20	$16,638
07102	All	Oct-20	Aug-20	$36,845
07102	All	Oct-20	Sep-20	$262,855
07102	All	Oct-20	Oct-20	$328,812
07102	All	Nov-20	Oct-19	$155
07102	All	Nov-20	Nov-19	$1,233
07102	All	Nov-20	Dec-19	$886
07102	All	Nov-20	Jan-20	$4,035
07102	All	Nov-20	Feb-20	$1,128
07102	All	Nov-20	Mar-20	$926
07102	All	Nov-20	Apr-20	$543
07102	All	Nov-20	May-20	-$818
07102	All	Nov-20	Jun-20	-$624
07102	All	Nov-20	Jul-20	$731
07102	All	Nov-20	Aug-20	$5,786
07102	All	Nov-20	Sep-20	$15,043
07102	All	Nov-20	Oct-20	$190,244
07102	All	Nov-20	Nov-20	$291,747
07102	All	Dec-20	Dec-19	$1,819
07102	All	Dec-20	Jan-20	$1,459
07102	All	Dec-20	Feb-20	$896
07102	All	Dec-20	Mar-20	$878
07102	All	Dec-20	May-20	$262
07102	All	Dec-20	Jun-20	$3,819
07102	All	Dec-20	Jul-20	$2,774
07102	All	Dec-20	Aug-20	$3,052
07102	All	Dec-20	Sep-20	$10,882
07102	All	Dec-20	Oct-20	$32,048
07102	All	Dec-20	Nov-20	$247,476
07102	All	Dec-20	Dec-20	$392,879
07102	All	Jan-21	Jun-18	-$369
07102	All	Jan-21	Oct-19	$14
07102	All	Jan-21	Dec-19	$14
07102	All	Jan-21	Jan-20	$1,427
07102	All	Jan-21	Feb-20	$272
07102	All	Jan-21	May-20	$474
07102	All	Jan-21	Jun-20	$664
07102	All	Jan-21	Jul-20	$4,207
07102	All	Jan-21	Aug-20	$1,873
07102	All	Jan-21	Sep-20	$3,556
07102	All	Jan-21	Oct-20	$4,086
07102	All	Jan-21	Nov-20	$15,241
07102	All	Jan-21	Dec-20	$238,485
07102	All	Jan-21	Jan-21	$345,361
07102	All	Feb-21	Feb-20	$615
07102	All	Feb-21	May-20	$15

07102	All	Feb-21	Jun-20	$3,833
07102	All	Feb-21	Jul-20	$4,386
07102	All	Feb-21	Aug-20	$2,962
07102	All	Feb-21	Sep-20	$3,192
07102	All	Feb-21	Oct-20	$7,034
07102	All	Feb-21	Nov-20	$12,132
07102	All	Feb-21	Dec-20	$35,885
07102	All	Feb-21	Jan-21	$257,300
07102	All	Feb-21	Feb-21	$402,152
07102	All	Mar-21	Mar-20	$1,000
07102	All	Mar-21	May-20	$1,875
07102	All	Mar-21	Jun-20	$1,210
07102	All	Mar-21	Jul-20	$1,517
07102	All	Mar-21	Aug-20	$2,268
07102	All	Mar-21	Sep-20	$3,825
07102	All	Mar-21	Oct-20	$8,050
07102	All	Mar-21	Nov-20	$12,268
07102	All	Mar-21	Dec-20	$22,933
07102	All	Mar-21	Jan-21	$12,906
07102	All	Mar-21	Feb-21	$274,323
07102	All	Mar-21	Mar-21	$325,848
07102	All	Apr-21	Jan-20	$500
07102	All	Apr-21	Apr-20	$792
07102	All	Apr-21	Jun-20	$61
07102	All	Apr-21	Jul-20	$1,943
07102	All	Apr-21	Aug-20	$2,196
07102	All	Apr-21	Sep-20	$789
07102	All	Apr-21	Oct-20	$2,951
07102	All	Apr-21	Nov-20	$1,822
07102	All	Apr-21	Dec-20	$7,552
07102	All	Apr-21	Jan-21	$10,352
07102	All	Apr-21	Feb-21	$22,237
07102	All	Apr-21	Mar-21	$281,266
07102	All	Apr-21	Apr-21	$388,248
07102	All	May-21	Jun-20	$259
07102	All	May-21	Jul-20	$924
07102	All	May-21	Oct-20	$958
07102	All	May-21	Nov-20	$3,429
07102	All	May-21	Dec-20	$5,186
07102	All	May-21	Jan-21	$4,777
07102	All	May-21	Feb-21	$7,861
07102	All	May-21	Mar-21	$21,367
07102	All	May-21	Apr-21	$206,274
07102	All	May-21	May-21	$296,991
07102	All	Jun-21	May-20	$3,886
07102	All	Jun-21	Jun-20	$114
07102	All	Jun-21	Jul-20	$1,367
07102	All	Jun-21	Aug-20	$385
07102	All	Jun-21	Oct-20	$857
07102	All	Jun-21	Nov-20	$1,516
07102	All	Jun-21	Dec-20	$2,331
07102	All	Jun-21	Jan-21	$2,865
07102	All	Jun-21	Feb-21	$4,374
07102	All	Jun-21	Mar-21	$8,788
07102	All	Jun-21	Apr-21	$26,724

07102	All	Jun-21	May-21	$185,108
07102	All	Jun-21	Jun-21	$336,008
07102	All	Jul-21	Dec-18	$456
07102	All	Jul-21	Jan-20	$233
07102	All	Jul-21	Feb-20	$633
07102	All	Jul-21	May-20	$12
07102	All	Jul-21	Jun-20	$82
07102	All	Jul-21	Jul-20	$473
07102	All	Jul-21	Aug-20	$1,118
07102	All	Jul-21	Sep-20	$3,916
07102	All	Jul-21	Oct-20	$1,922
07102	All	Jul-21	Nov-20	$905
07102	All	Jul-21	Dec-20	$11,024
07102	All	Jul-21	Jan-21	$944
07102	All	Jul-21	Feb-21	$1,168
07102	All	Jul-21	Mar-21	$4,317
07102	All	Jul-21	Apr-21	$13,594
07102	All	Jul-21	May-21	$19,101
07102	All	Jul-21	Jun-21	$379,867
07102	All	Jul-21	Jul-21	$405,940
07102	All	Aug-21	Nov-18	-$942
07102	All	Aug-21	Nov-19	-$942
07102	All	Aug-21	Aug-20	$177
07102	All	Aug-21	Sep-20	$225
07102	All	Aug-21	Oct-20	$165
07102	All	Aug-21	Dec-20	$1,852
07102	All	Aug-21	Jan-21	$5,168
07102	All	Aug-21	Feb-21	$1,369
07102	All	Aug-21	Mar-21	$6,038
07102	All	Aug-21	Apr-21	$7,368
07102	All	Aug-21	May-21	$6,983
07102	All	Aug-21	Jun-21	$17,701
07102	All	Aug-21	Jul-21	$248,413
07102	All	Aug-21	Aug-21	$358,815
07102	All	Sep-21	Dec-19	-$95
07102	All	Sep-21	Aug-20	$1,552
07102	All	Sep-21	Sep-20	$3,577
07102	All	Sep-21	Oct-20	$935
07102	All	Sep-21	Nov-20	$256
07102	All	Sep-21	Dec-20	$2,091
07102	All	Sep-21	Jan-21	$627
07102	All	Sep-21	Feb-21	$3,774
07102	All	Sep-21	Mar-21	$2,631
07102	All	Sep-21	Apr-21	$838
07102	All	Sep-21	May-21	$9,160
07102	All	Sep-21	Jun-21	$12,376
07102	All	Sep-21	Jul-21	$33,278
07102	All	Sep-21	Aug-21	$256,273
07102	All	Sep-21	Sep-21	$307,764
07102	All	Oct-21	Oct-20	$2,084
07102	All	Oct-21	Nov-20	$2,293
07102	All	Oct-21	Dec-20	$1,428
07102	All	Oct-21	Jan-21	$1,464
07102	All	Oct-21	Feb-21	$1,160
07102	All	Oct-21	Mar-21	$1,424

07102	All	Oct-21	Apr-21	$1,282
07102	All	Oct-21	May-21	$4,141
07102	All	Oct-21	Jun-21	$5,267
07102	All	Oct-21	Jul-21	$5,618
07102	All	Oct-21	Aug-21	$11,315
07102	All	Oct-21	Sep-21	$162,452
07102	All	Oct-21	Oct-21	$292,309
07102	All	Nov-21	Oct-20	$1,288
07102	All	Nov-21	Nov-20	$1,777
07102	All	Nov-21	Feb-21	$135
07102	All	Nov-21	Mar-21	$321
07102	All	Nov-21	May-21	$2,533
07102	All	Nov-21	Jun-21	$5,793
07102	All	Nov-21	Jul-21	$4,765
07102	All	Nov-21	Aug-21	$7,482
07102	All	Nov-21	Sep-21	$18,972
07102	All	Nov-21	Oct-21	$173,080
07102	All	Nov-21	Nov-21	$260,617
07102	All	Dec-21	Jul-20	-$1,724
07102	All	Dec-21	Aug-20	-$198
07102	All	Dec-21	Sep-20	$28
07102	All	Dec-21	Dec-20	$1,801
07102	All	Dec-21	Jan-21	$11
07102	All	Dec-21	Feb-21	$1,136
07102	All	Dec-21	Mar-21	$192
07102	All	Dec-21	Apr-21	$1,844
07102	All	Dec-21	May-21	$3,192
07102	All	Dec-21	Jun-21	$4,088
07102	All	Dec-21	Jul-21	$3,927
07102	All	Dec-21	Aug-21	$1,702
07102	All	Dec-21	Sep-21	$11,645
07102	All	Dec-21	Oct-21	$16,482
07102	All	Dec-21	Nov-21	$262,835
07102	All	Dec-21	Dec-21	$360,762
07102	All	Jan-22	Sep-17	-$1,063
07102	All	Jan-22	Jan-19	$469
07102	All	Jan-22	Feb-19	$728
07102	All	Jan-22	Apr-19	$426
07102	All	Jan-22	Jun-19	$140
07102	All	Jan-22	Jul-19	$99
07102	All	Jan-22	Aug-19	$454
07102	All	Jan-22	Sep-19	$227
07102	All	Jan-22	Oct-19	$242
07102	All	Jan-22	Nov-19	$259
07102	All	Jan-22	Dec-19	$261
07102	All	Jan-22	Feb-20	$512
07102	All	Jan-22	Jul-20	$290
07102	All	Jan-22	Sep-20	$178
07102	All	Jan-22	Dec-20	$82
07102	All	Jan-22	Jan-21	$5,821
07102	All	Jan-22	Feb-21	$1,389
07102	All	Jan-22	Mar-21	$147
07102	All	Jan-22	Apr-21	$506
07102	All	Jan-22	May-21	-$240
07102	All	Jan-22	Jun-21	$448

07102	All	Jan-22	Jul-21	$1,289
07102	All	Jan-22	Aug-21	$3,806
07102	All	Jan-22	Sep-21	$4,730
07102	All	Jan-22	Oct-21	$3,183
07102	All	Jan-22	Nov-21	$19,680
07102	All	Jan-22	Dec-21	$215,836
07102	All	Jan-22	Jan-22	$275,025
07102	All	Feb-22	Feb-21	$1,722
07102	All	Feb-22	Mar-21	$1,635
07102	All	Feb-22	Apr-21	$207
07102	All	Feb-22	May-21	$3,258
07102	All	Feb-22	Jun-21	$1,890
07102	All	Feb-22	Jul-21	$245
07102	All	Feb-22	Aug-21	$6,757
07102	All	Feb-22	Sep-21	$1,838
07102	All	Feb-22	Oct-21	$8,046
07102	All	Feb-22	Nov-21	$15,110
07102	All	Feb-22	Dec-21	$34,329
07102	All	Feb-22	Jan-22	$281,845
07102	All	Feb-22	Feb-22	$285,532
Total				**$14,055,163**

VSP Claims Lag

Incur Month	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20
PRIOR	$21,878.41	$1,812.74	$729.31	$1,058.18	$731.06	$605.44	$0.00	$38.52
Mar-20	$22,304.19	$2,853.33	$923.61	$1,501.42	$371.87	$0.00	$0.00	$0.00
Apr-20	$0.00	$3,598.72	$2,325.72	-$479.25	$0.00	$0.00	$0.00	$0.00
May-20	$0.00	$0.00	$16,223.13	$19,570.66	$1,132.89	$166.59	$0.00	$0.00
Jun-20	$0.00	$0.00	$0.00	$34,129.98	$30,360.55	$2,752.55	$700.01	$10.00
Jul-20	$0.00	$0.00	$0.00	$0.00	$32,965.15	$40,555.40	$4,742.14	$721.32
Aug-20	$0.00	$0.00	$0.00	$0.00	$0.00	$33,648.44	$24,762.95	$1,550.16
Sep-20	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$26,214.92	$21,496.38
Oct-20	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$30,544.12
Nov-20	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Dec-20	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Jan-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Feb-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Mar-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Apr-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
May-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Jun-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Jul-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Aug-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Sep-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Oct-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Nov-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Dec-21	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Jan-22	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Feb-22	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total	$44,182.60	$8,264.79	$20,201.77	$55,780.99	$65,561.52	$77,728.42	$56,420.02	$54,360.50

			Paid Month					
Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
$90.00	$0.00	$0.00	$0.00	$0.00	$130.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$132.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$90.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$45.00
$196.19	$327.53	$512.15	$0.00	$0.00	$0.00	$0.00	$0.00	$44.85
$449.00	$0.00	$0.00	$387.68	$0.00	$0.00	$0.00	$0.00	$0.00
$1,891.98	$327.69	$191.00	$106.00	$0.00	$0.00	$0.00	$0.00	$0.00
$28,776.71	$1,611.67	$478.55	$885.05	$209.00	$20.00	$0.00	$0.00	$0.00
$30,360.29	$23,126.91	$2,124.08	$945.50	$89.00	$78.90	$0.00	$0.00	-$103.91
$0.00	$33,421.17	$35,519.41	$2,977.28	$353.88	$71.57	$205.75	$0.00	$0.00
$0.00	$0.00	$26,453.18	$22,447.07	$1,365.10	$334.00	-$161.00	$54.00	$0.00
$0.00	$0.00	$0.00	$25,165.32	$21,602.65	$3,002.35	$2,134.50	$47.00	$0.00
$0.00	$0.00	$0.00	$0.00	$28,896.25	$19,744.35	$1,914.71	$756.14	$142.00
$0.00	$0.00	$0.00	$0.00	$0.00	$28,690.31	$16,150.38	$657.11	$89.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$29,549.61	$19,476.68	$2,154.60
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$40,348.65	$24,810.88
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$39,128.44
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$61,854.17	$58,814.97	$65,410.37	$52,913.90	$52,515.88	$52,071.48	$49,793.95	$61,339.58	$66,310.86

Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$264.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	-$130.00
$0.00	$0.00	$0.00	$0.00	$533.00	$77.00	$0.00
$0.00	$0.00	$0.00	$0.00	$105.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$94.00	$0.00	$0.00
$51.00	$79.00	$0.00	$0.00	$0.00	$0.00	$0.00
$313.33	$0.00	-$53.33	$0.00	$0.00	$0.00	$0.00
$236.25	$305.00	$0.00	$0.00	-$60.00	$0.00	$0.00
$1,623.82	$586.66	$185.50	$0.00	$52.00	$0.00	$0.00
$34,045.17	$4,038.17	$558.83	$548.00	$77.00	$105.00	$0.00
$38,805.15	$23,802.99	$834.51	$238.26	$297.00	$84.00	$51.00
$0.00	$23,854.68	$17,975.64	$1,170.76	$746.00	$185.72	$0.00
$0.00	$0.00	$31,293.44	$23,168.74	$1,095.23	$648.25	$850.16
$0.00	$0.00	$0.00	$32,735.63	$21,004.93	$2,273.62	$683.76
$0.00	$0.00	$0.00	$0.00	$34,377.13	$40,610.38	$1,514.92
$0.00	$0.00	$0.00	$0.00	$0.00	$24,114.28	$17,812.23
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$25,926.99
$75,074.72	$52,930.50	$50,794.59	$57,861.39	$58,321.29	$68,098.25	$46,709.06

Santa Clara County Schools' Insurance Group
Reconciliation for 2020 SISC Coalition

	21-Jan	21-Feb
DENTAL		
Delta Dental Contracts	5,722	5,730
Delta Dental Claims	$615,277.84	$729,504.96
Delta Dental Admin	$35,932.17	$42,603.09
SISC Delta Dental Admin	$514.98	$515.70
Subtotal	$651,724.99	$772,623.75
VISION		
VSP Contracts	4,724	4,732
VSP Claims	$65,410.37	52,914
VSP Admin	$8,361.48	$8,375.64
SISC VSP Admin	$425.16	$425.88
Subtotal	$74,197.01	$61,715.42
Grand Total	$725,922.00	$834,339.17
Payment Received	$0.00	$725,922.00
TOTAL Bal Due (Cr Bal)	$725,922.00	$834,339.17

Santa Clara County Schools' Insurance Group
Reconciliation for 2021 SISC Coalition

	21-Jan	21-Feb
DENTAL		
Delta Dental Contracts	5,722	5,730
Delta Dental Claims	$615,277.84	$729,504.96
Delta Dental Admin	$35,932.17	$42,603.09
SISC Delta Dental Admin	$514.98	$515.70
Subtotal	$651,724.99	$772,623.75
VISION		
VSP Contracts	4,724	4,732
VSP Claims	$65,410.37	$52,913.90
VSP Admin	$8,361.48	$8,375.64
SISC VSP Admin	$425.16	$425.88
Subtotal	$74,197.01	$61,715.42
Grand Total	$725,922.00	$834,339.17
Payment Received	$0.00	$725,922.00
TOTAL Bal Due (Cr Bal)	$725,922.00	$834,339.17

Santa Clara County Schools' Insurance Group
Reconciliation for 2022 SISC Coalition

	22-Jan	22-Feb
DENTAL		
Delta Dental Contracts	5,693	5,688
Delta Dental Claims	$534,494.70	$642,414.76
Delta Dental Admin	$31,214.51	$37,516.98
SISC Delta Dental Admin	$512.37	$511.92
Subtotal	$566,221.58	$680,443.66

VISION		
VSP Contracts	4,672	4,697
VSP Claims	$68,098.25	$46,709.06
VSP Admin	$7,988.28	$8,031.63
SISC VSP Admin	$420.48	$422.73
Subtotal	$76,507.01	$55,163.42
Grand Total	$642,728.59	$735,607.08
Payment Received	$0.00	$0.00
TOTAL Bal Due (Cr Bal)	$642,728.59	$1,378,335.67

21-Mar	21-Apr	21-May	21-Jun	21-Jul	21-Aug	21-Sep
5,791	5,698	5,737	5,689	5,578	5,551	5,582
$668,022.90	$720,707.70	$548,025.22	$574,322.06	$845,249.67	$652,389.09	$635,036.69
$39,012.52	$42,089.32	$32,004.68	$33,540.42	$49,362.62	$38,099.54	$37,086.11
$521.19	$512.82	$516.33	$512.01	$502.02	$499.59	$502.38
$707,556.61	$763,309.84	$580,546.23	$608,374.49	$895,114.31	$690,988.22	$672,625.18
4,767	4,735	4,734	4,707	4,614	4,571	4,522
$52,515.88	$52,071.48	$49,793.95	$61,339.58	$66,310.86	$75,074.72	$52,930.50
$8,437.59	$8,380.95	$8,379.18	$8,331.39	$8,166.78	$8,090.67	$8,003.94
$429.03	$426.15	$426.06	$423.63	$415.26	$411.39	$406.98
$61,382.50	$60,878.58	$58,599.19	$70,094.60	$74,892.90	$83,576.78	$61,341.42
$768,939.11	$824,188.42	$639,145.42	$678,469.09	$970,007.21	$774,565.00	$733,966.60
$0.00	$1,603,278.27	$0.00	$1,463,333.85	$678,469.90	$0.00	$1,744,571.40
$1,603,278.28	$824,188.43	$1,463,333.85	$678,469.09	$970,006.40	$1,744,571.40	$733,966.60

21-Mar	21-Apr	21-May	21-Jun	21-Jul	21-Aug	21-Sep
5,791	5,698	5,737	5,689	5,578	5,551	5,582
$668,022.90	$720,707.70	$548,025.22	$574,322.06	$845,249.67	$652,389.09	$635,036.69
$39,012.52	$42,089.32	$32,004.68	$33,540.42	$49,362.62	$38,099.54	$37,086.11
$521.19	$512.82	$516.33	$512.01	$502.02	$499.59	$502.38
$707,556.61	$763,309.84	$580,546.23	$608,374.49	$895,114.31	$690,988.22	$672,625.18
4,767	4,735	4,734	4,707	4,614	4,571	4,522
$52,515.88	$52,071.48	$49,793.95	$61,339.58	$66,310.86	$75,074.72	$52,930.50
$8,437.59	$8,380.95	$8,379.18	$8,331.39	$8,166.78	$8,090.67	$8,003.94
$429.03	$426.15	$426.06	$423.63	$415.26	$411.39	$406.98
$61,382.50	$60,878.58	$58,599.19	$70,094.60	$74,892.90	$83,576.78	$61,341.42
$768,939.11	$824,188.42	$639,145.42	$678,469.09	$970,007.21	$774,565.00	$733,966.60
$0.00	$1,603,278.27	$0.00	$1,463,333.85	$678,469.90	$0.00	$1,744,571.40
$1,603,278.28	$824,188.43	$1,463,333.85	$678,469.09	$970,006.40	$1,744,571.40	$733,966.60

22-Mar	22-Apr	22-May	22-Jun	22-Jul	22-Aug	22-Sep
0	0	0	0	0	0	0
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

0	0	0	0	0	0	0
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

21-Oct	21-Nov	21-Dec	TOTAL
5,718	5,728	5,759	68,283
$492,237.99	$476,763.44	$667,722.24	$7,625,259.80
$28,746.70	$27,842.94	$38,994.98	$445,315.09
$514.62	$515.52	$518.31	$6,145.47
$521,499.31	$505,121.90	$707,235.53	$8,076,720.36

4,840	4,753	4,767	56,466
$50,794.59	$57,861.39	$58,321.29	695,339
$8,284.56	$8,127.81	$8,151.39	$99,091.38
$435.60	$427.77	$429.03	$5,081.94
$59,514.75	$66,416.97	$66,901.71	$799,511.83
$581,014.06	$571,538.87	$774,137.24	$8,876,232.19
$733,966.60	$581,014.06	$0.00	$7,530,556.08
$581,014.06	$571,538.87	$1,345,676.11	$1,345,676.11

21-Oct	21-Nov	21-Dec	TOTAL
5,718	5,728	5,759	68,283
$492,237.99	$476,763.44	$667,722.24	$7,625,259.80
$28,746.70	$27,842.94	$38,994.98	$445,315.09
$514.62	$515.52	$518.31	$6,145.47
$521,499.31	$505,121.90	$707,235.53	$8,076,720.36

4,840	4,753	4,767	56,466
$50,794.59	$57,861.39	$58,321.29	$695,338.51
$8,284.56	$8,127.81	$8,151.39	$99,091.38
$435.60	$427.77	$429.03	$5,081.94
$59,514.75	$66,416.97	$66,901.71	$799,511.83
$581,014.06	$571,538.87	$774,137.24	$8,876,232.19
$733,966.60	$581,014.06	$0.00	$7,530,556.08
$581,014.06	$571,538.87	$1,345,676.11	$1,345,676.11

22-Oct	22-Nov	22-Dec	TOTAL
0	0	0	11,381
$0.00	$0.00	$0.00	$1,176,909.46
$0.00	$0.00	$0.00	$68,731.49
$0.00	$0.00	$0.00	$1,024.29
$0.00	$0.00	$0.00	$1,246,665.24

0	0	0	9,369
$0.00	$0.00	$0.00	$114,807.31
$0.00	$0.00	$0.00	$16,019.91
$0.00	$0.00	$0.00	$843.21
$0.00	$0.00	$0.00	$131,670.43
$0.00	$0.00	$0.00	$1,378,335.67
$0.00	$0.00	$0.00	$0.00
$0.00	$0.00	$0.00	$1,378,335.67

DELTA DENTAL

ENTAL OF CALIFORNIA
MONTHLY FINANCIAL EXPERIENCE
SANTA CLARA COUNTY SCHS.INS.GR
Group Number: 07102

Paid Period: March 1, 2020 - February 28, 2022

Date	Number of Claims	Paid Amount	Enrollee Only	Enrollee + Spouse
Mar-20	2,215	$566,820	2,295	999
Apr-20	629	$195,108	2,298	1,002
May-20	316	$88,305	2,296	1,003
Jun-20	1,636	$398,385	2,293	997
Jul-20	3,465	$908,290	2,261	986
Aug-20	2,461	$640,630	2,245	985
Sep-20	2,103	$578,076	2,324	995
Oct-20	2,529	$667,214	2,333	1,000
Nov-20	2,086	$511,011	2,334	997
Dec-20	2,689	$698,243	2,334	999
Jan-21	2,218	$615,306	2,317	996
Feb-21	2,611	$729,505	2,323	1,000
Mar-21	2,474	$668,023	2,327	993
Apr-21	2,829	$720,708	2,328	995
May-21	2,059	$548,025	2,310	993
Jun-21	2,263	$574,322	2,300	990
Jul-21	3,215	$845,706	2,245	967
Aug-21	2,510	$652,389	2,211	964
Sep-21	2,604	$635,037	2,328	963
Oct-21	1,994	$492,238	2,353	960
Nov-21	1,972	$476,763	2,361	965
Dec-21	2,858	$667,722	2,373	960
Jan-22	2,108	$534,923	2,357	959
Feb-22	2,132	$642,415	2,367	960
Total	**1,061,804**	**$53,976**	**14,055,163**	**55,513**

Note: The number of primary enrollees may change to include retroactive additions and/or del

Enrollee + 1 Child	Enrollee + Children	Family	Total Primary Enrollees	Adult Dependents	Child Dependents
325	201	1,943	5,763	2,944	4,604
321	203	1,936	5,760	2,940	4,591
319	204	1,932	5,754	2,937	4,580
318	203	1,930	5,741	2,929	4,567
316	200	1,912	5,675	2,900	4,526
316	196	1,897	5,639	2,884	4,486
312	199	1,910	5,740	2,907	4,526
310	200	1,899	5,742	2,901	4,507
311	201	1,912	5,755	2,911	4,536
310	200	1,910	5,753	2,911	4,519
308	210	1,917	5,748	2,915	4,552
308	213	1,907	5,751	2,909	4,546
305	213	1,901	5,739	2,896	4,531
298	217	1,891	5,729	2,888	4,514
300	216	1,895	5,714	2,890	4,511
299	215	1,891	5,695	2,883	4,499
290	209	1,870	5,581	2,839	4,431
289	202	1,861	5,527	2,827	4,399
296	210	1,885	5,682	2,850	4,471
299	212	1,885	5,709	2,847	4,482
313	208	1,882	5,729	2,849	4,486
313	206	1,875	5,727	2,836	4,474
316	203	1,872	5,707	2,824	4,463
318	205	1,869	5,719	2,822	4,459
23,628	**7,410**	**4,946**	**45,582**	**137,079**	**69,239**

letions in eligibility.