DELTA DENTAL

EXHIBIT "A"

Renewal Rate Development

Group Name: CITY OF JOPLIN
Group Numbers: MO01210041
Renewal Period: 1/1/2023 through 12/31/2023
Funding: Fully-Insured
State: Missouri

	MO01210041	
Incurred Claim Analysis	**Prior**	**Current**
Beginning Experience Date:	1/1/2021	7/1/2021
Ending Experience Date:	6/30/2021	6/30/2022
Paid Claims:	$125,166	$261,131
Change in Reserves:	$24,976	-$7,615
Benefit Changes:	$0	$0
Seasonality Adjustment:	-$10,692	
Adjusted Incurred Claims:	$139,450	$253,516
Annual Trend Factor: 5.9% per Year	1.14	1.09
Projected Incurred Claims:	$158,653	$276,328
Exposure Months:	2,879	5,658
Projected Incurred Claims PEPM:	$55.11	$48.84
Period Weighting:	33.00%	67.00%
Weighted Projected Incurred Claims PEPM:	$50.91	
Projected Exposure Months:	5,448	
Weighted Projected Incurred Claims:	$277,342	

Rate Development	**Formula**	**Final**
Weighted Projected Incurred Claims:	$277,342	
Target Loss Ratio including Commissions:	84.89%	
Commission Percentage:	0.00%	
Required Premiums:	$326,697	
Annualized Premium at Current Rates:	$302,105	
Overall Increase:	**8.14%**	**0.00%**

Current Rates	
Employee	$27.96
Family	$74.36

Renewal Rates	
Employee	$27.96
Family	$74.36

08/30/22