

Individual Market Dental Loss Ratios (DLR) Total by Carrier

Year	Company Name	DLR Numerator	DLR Denominator	DLR
2024	Aetna Life Insurance Company	\$ 18,416	\$ 27,132	68%
2025	Aetna Life Insurance Company	\$ 22,860	\$ 31,520	73%
2024	Continental Life Insurance Company of Brentwood, Tennessee	\$ 97,375	\$ 184,110	53%
2025	Continental Life Insurance Company of Brentwood, Tennessee	\$ 88,118	\$ 190,401	46%
2024	Central States Health & Life Co. of Omaha	\$ 197	\$ 2,380	8%
2025	Central States Health & Life Co. of Omaha	\$ 925	\$ 1,958	47%
2024	Delta Dental of Minnesota	\$ 2,685,441	\$ 3,800,134	71%
2025	Delta Dental of Minnesota	\$ 2,964,300	\$ 4,205,589	70%
2024	Metropolitan Life Insurance Company	\$ 114,625	\$ 119,274	96%
2025	Metropolitan Life Insurance Company	\$ 108,583	\$ 121,050	90%
2024	Renaissance Life & Health Insurance Company	\$ 3,649	\$ 6,203	59%
2025	Renaissance Life & Health Insurance Company	\$ 4,138	\$ 5,564	74%
2024	Ameritas Life Insurance Corp	\$ 1,363,904	\$ 2,017,614	68%
2025	Ameritas Life Insurance Corp	\$ 1,522,160	\$ 2,270,512	67%
2024	American Family Life Insurance Company of Columbus	\$ 811,165	\$ 1,678,116	48%
2025	American Family Life Insurance Company of Columbus	\$ 476,539	\$ 1,146,185	42%
2024	The Guardian Life Insurance Company of America	\$ 24,874	\$ 35,046	71%
2025	The Guardian Life Insurance Company of America	\$ 17,060	\$ 31,541	54%
2024	National Health Insurance Company	\$ 31,209	\$ 94,473	33%
2025	National Health Insurance Company	\$ 37,839	\$ 89,175	42%
2024	Golden Rule Insurance Company	\$ 113,689	\$ 131,662	86%
2025	Golden Rule Insurance Company	\$ 117,159	\$ 172,000	68%
2024	The Chesapeake Life Insurance Company	\$ 68,037	\$ 106,259	64%
2025	The Chesapeake Life Insurance Company	\$ 52,419	\$ 83,328	63%
2024	Humana Insurance Company	\$ 123,964	\$ 231,007	54%
2025	Humana Insurance Company	\$ 110,371	\$ 203,763	54%
2024	Loyal American Life Insurance Company	\$ 80,483	\$ 159,687	50%

2025	Loyal American Life Insurance Company	\$ 98,890	\$ 195,672	51%
2024	United National Life Insurance Company of America	\$ 11,806	\$ 16,237	73%
2025	United National Life Insurance Company of America	\$ 29,848	\$ 14,526	205%
2024	Colonial Life & Accident Insurance Company, Starmount Life Insurance Company	\$ 463,392	\$ 704,551	66%
2025	Colonial Life & Accident Insurance Company, Starmount Life Insurance Company	\$ 461,854	\$ 813,893	57%
2024	Tier One Insurance Company	\$ 26,441	\$ 65,242	41%
2025	Tier One Insurance Company	\$ 61,826	\$ 83,021	74%
2024	Medico Insurance Company	\$ 18,838	\$ 30,581	62%
2025	Medico Insurance Company	\$ 13,335	\$ 27,259	49%
2024	Total for All Carriers	\$ 6,057,504	\$ 9,409,711	64%
2025	Total for All Carriers	\$ 6,174,888	\$ 9,659,697	64%

Small Group Market DLR Totals by Carrier

Year	Company Name	DLR Numerator	DLR Denominator	DLR
2024	Madison National Life Insurance Company, Inc	\$ 19,467	\$ 58,125	33%
2025	Madison National Life Insurance Company, Inc	\$ (6,530)	\$ 15,776	-41%
2024	United of Omah Insurance Company	\$ 191,640	\$ 262,862	73%
2025	United of Omah Insurance Company	\$ 185,768	\$ 234,278	79%
2024	Equitable Financial Life Insurance Company of America	\$ 94,631	\$ 99,315	95%
2025	Equitable Financial Life Insurance Company of America	\$ 176,204	\$ 191,356	92%
2024	Delta Dental of Minnesota	\$ 3,270,714	\$ 4,678,018	70%
2025	Delta Dental of Minnesota	\$ 3,140,534	\$ 4,641,916	68%
2024	Metropolitan Life Insurance Company	\$ 332,506	\$ 484,050	69%
2025	Metropolitan Life Insurance Company	\$ 344,252	\$ 492,217	70%
2024	Blue Cross Blue Shield of North Dakota	\$ 7,529,391	\$ 9,899,742	76%
2025	Blue Cross Blue Shield of North Dakota	\$ 7,934,210	\$ 10,968,559	72%
2024	Renaissance Life & Health Insurance Company	\$ 2,942	\$ 3,610	81%
2025	Renaissance Life & Health Insurance Company	\$ 2,688	\$ 4,167	64%
2024	Ameritas Life Insurance Corp	\$ 434,992	\$ 659,463	66%
2025	Ameritas Life Insurance Corp	\$ 406,601	\$ 643,032	63%

2024	Standard Insurance Company	\$ 882,069	\$ 1,258,058	70%
2025	Standard Insurance Company	\$ 1,014,451	\$ 1,449,435	70%
2024	The Guardian Life Insurance Company of America	\$ 118,531	\$ 160,038	74%
2025	The Guardian Life Insurance Company of America	\$ 143,909	\$ 161,907	89%
2024	Gerber Life Insurance Corporation	\$ 1,302	\$ 10,640	12%
2025	Gerber Life Insurance Corporation	\$ 2,055	\$ 11,819	17%
2024	The Lincoln National Life Insurance Company	\$ 17,082	\$ 35,295	48%
2025	The Lincoln National Life Insurance Company	\$ 16,907	\$ 45,656	37%
2024	UnitedHealthcare Insurance Company	\$ 489,416	\$ 506,107	97%
2025	UnitedHealthcare Insurance Company	\$ 457,852	\$ 517,864	88%
2024	NGL Insurance Company	\$ 276,212	\$ 363,254	76%
2025	NGL Insurance Company	\$ 264,076	\$ 385,786	68%
2024	HealthPartners Insurance Company	\$ 181,909	\$ 168,771	108%
2025	HealthPartners Insurance Company	\$ 181,909	\$ 168,771	108%
2024	Principle Life Insurance Company	\$ 1,015,892	\$ 1,459,312	70%
2025	Principle Life Insurance Company	\$ 1,078,461	\$ 1,597,871	67%
2024	Companion Life Insurance Company	\$ 1,979,820	\$ 2,342,160	85%
2025	Companion Life Insurance Company	\$ 2,298,140	\$ 2,583,280	89%
2025	Pacific Life and Annuity Company	\$ 589	\$ 2,498	24%
2024	United Concordia Insurance Company	\$ 13,746	\$ 11,889	116%
2025	United Concordia Insurance Company	\$ 9,696	\$ 13,409	72%
2024	Humana Insurance Company	\$ 223,337	\$ 273,188	82%
2025	Humana Insurance Company	\$ 268,488	\$ 323,626	83%
2024	Sun Life Assurance Company of Canada	\$ 167,890	\$ 217,326	77%
2025	Sun Life Assurance Company of Canada	\$ 130,416	\$ 194,673	67%
2024	Dentegra Insurance Company	\$ 32,577	\$ 48,638	67%
2025	Dentegra Insurance Company	\$ 38,434	\$ 48,262	80%
2024	Total for All Carriers	\$ 17,276,066	\$ 22,999,861	75%
2025	Total for All Carriers	\$ 18,089,111	\$ 24,696,158	73%

Large Group Market DLR Totals by Carrier

Year	Company Name	DLR Numerator	DLR Denominator	DLR
2024	Nationwide Life Insurance Company	\$ 63,970	\$ 77,900	82%
2024	United of Omaha Insurance Company	\$ 1,332,075	\$ 1,620,324	82%
2025	United of Omaha Insurance Company	\$ 876,392	\$ 1,053,293	83%
2024	Equitable Financial Life Insurance Company of America	\$ 362,325	\$ 445,446	81%
2025	Equitable Financial Life Insurance Company of America	\$ 958,727	\$ 1,038,270	92%
2024	Delta Dental of Minnesota	\$ 15,313,425	\$ 17,113,704	89%
2025	Delta Dental of Minnesota	\$ 16,126,612	\$ 18,469,315	87%
2024	Metropolitan Life Insurance Company	\$ 4,983,463	\$ 6,071,381	82%
2025	Metropolitan Life Insurance Company	\$ 4,387,689	\$ 5,343,603	82%
2024	Blue Cross Blue Shield of North Dakota	\$ 9,886,367	\$ 12,147,273	81%
2025	Blue Cross Blue Shield of North Dakota	\$ 9,449,052	\$ 12,418,239	76%
2024	Ameritas Life Insurance Corp	\$ 574,159	\$ 789,291	73%
2025	Ameritas Life Insurance Corp	\$ 553,908	\$ 764,181	72%
2024	Reliance Standard Life Insurance Company	\$ 734,188	\$ 993,783	74%
2025	Reliance Standard Life Insurance Company	\$ 496,506	\$ 646,745	77%
2024	Standard Insurance Company	\$ 3,056,735	\$ 3,979,764	77%
2025	Standard Insurance Company	\$ 3,255,176	\$ 4,359,217	75%
2024	Physicians Mutual Insurance Company, Inc.	\$ 315,409	\$ 496,627	64%
2025	Physicians Mutual Insurance Company, Inc.	\$ 392,394	\$ 544,575	72%
2024	The Lincoln National Life Insurance Company	\$ 929,367	\$ 1,050,171	88%
2025	The Lincoln National Life Insurance Company	\$ 1,012,239	\$ 1,200,046	84%
2024	UnitedHealthcare Insurance Company	\$ 1,068,026	\$ 1,238,872	86%
2025	UnitedHealthcare Insurance Company	\$ 836,939	\$ 1,043,917	80%
2024	Principle Life Insurance Company	\$ 1,516,391	\$ 1,792,426	85%
2025	Principle Life Insurance Company	\$ 1,615,885	\$ 2,024,796	80%
2024	Companion Life Insurance Company	\$ 2,491,758	\$ 2,814,465	89%
2025	Companion Life Insurance Company	\$ 2,671,297	\$ 3,046,940	88%
2024	United Concordia Insurance Company	\$ 76,166	\$ 73,439	104%

2025	United Concordia Insurance Company	\$ 83,593	\$ 72,725	115%
2024	Humana Insurance Company	\$ 28,945	\$ 76,173	38%
2025	Humana Insurance Company	\$ 25,431	\$ 59,638	43%
2024	Sun Life Assurance Company of Canada	\$ 705,094	\$ 834,273	85%
2025	Sun Life Assurance Company of Canada	\$ 951,419	\$ 1,032,046	92%
2024	Dentegra Insurance Company	\$ 248,397	\$ 317,773	78%
2025	Dentegra Insurance Company	\$ 227,603	\$ 316,069	72%
2024	The Guardian Life Insurance Company of America	\$ 654,664	\$ 713,057	92%
2025	The Guardian Life Insurance Company of America	\$ 709,138	\$ 805,278	88%
2024	Total for All Carriers	\$ 44,340,923	\$ 52,646,143	84.22%
2025	Total for All Carriers	\$ 44,630,002	\$ 54,238,894	82.28%