



BULLETIN 2026-1

TO: Insurance Companies Issuing, Renewing, or Offering Dental Insurance in North Dakota

FROM: Jon Godfread, Commissioner

A handwritten signature in black ink, appearing to read "J Godfread", is placed over the printed name.

DATE: 1/29/2026

SUBJECT: Loss Ratio Reporting Pursuant to N.D.C.C. § 26.1-36.9-04

During the 69th Legislative Assembly, the North Dakota Legislature enacted House Bill No. 1481, establishing loss ratio reporting requirements for dental insurers in North Dakota. This bulletin serves to describe the manner in which the data shall be reported to the Commissioner.

The Department emphasizes the importance of this data reporting, as the data may assist North Dakota's 70th Legislative Assembly with possible amendments to the loss ratio requirements of N.D.C.C. § 26.1-36.9-03 prior to the July 1, 2027, effective date.

Applicability

This bulletin is applicable to all insurance companies who have dental insurance experience in the individual, small group, and/or large group market in North Dakota in the calendar year prior to the reporting year.

Reporting Deadlines

Reports are due April 30th of each year.



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Jon Godfread, Commissioner

Reporting Requirements

Pursuant to N.D.C.C. §§ 26.1-02-03, 26.1-03-19.8 & 26.1-36.9-04, for the 2026 reporting year, the Commissioner is requiring that data for the 2024 and 2025 calendar years be submitted. For each reporting year thereafter, the data submitted should be for the calendar year prior to the reporting deadline.

All reports must be submitted through the electronic filing system: System for Electronic Rate and Form Filing (SERFF). Any reports not submitted through this system will be deemed not to have met the requirements of N.D.C.C. § 26.1-36.9-04.

The data must be submitted in spreadsheet format capable of being opened and correctly displayed in Microsoft Excel and in individual spreadsheets for each market type (individual, small group, and large group). Each spreadsheet must include the following headings and data for each reporting year:

Year	Plan	Policyholders	Member Months	DLR Numerator	DLR Denominator	Dental Loss Ratio
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The definition of each cell, where applicable, should follow the definition as described in N.D.C.C. §§ 26.1-36.9-01& 26.1-36.9-03.

Within each individual spreadsheet, for each market type, insurance companies must provide/note the total aggregate expenses. Any filing not submitted in this format or that did not include all the required information will be rejected and deemed not to meet the requirements of N.D.C.C. § 26.1-36.9-04.

Contact Information

For questions or additional guidance regarding this bulletin please contact Colton Storseth at the North Dakota Insurance & Securities Department at 701-328-4979 or cstorseth@nd.gov.

This Bulletin is in effect until rescinded by the North Dakota Insurance Commissioner.