

Arizona Department of Insurance and Financial Institutions
2022 Annual Medical Loss Ratio for Dental Insurers Report

As required by A.R.S. § 20-126, the Arizona Department of Insurance and Financial Institutions shall prepare an annual report on the medical loss ratio for each dental insurer doing business in this state. In calculating this medical loss ratio, the department shall use data submitted by dental insurers in existing required regulatory filings.

NAIC Co. Code	Company Name	Domicile	Direct Premiums Earned*	Direct Losses Incurred*	Direct Loss Ratio	State Tax (Est.) *
70670	Health Care Serv Corp A Mut Legal Re	IL	2	5	250%	0.04
68420	WMI Mut Ins Co	UT	4	3	75%	0.08
60250	AmFirst Ins Co	OK	12	3	25%	0.24
64696	First Continental Life & Acc	TX	0	0	0%	0.00
81264	Nippon Life Ins Co Of Amer	IA	173	107	61.85%	3.46
92525	TruAssure Ins Co	IL	0	131	0%	0.00
96265	Dental Care Plus Inc	OH	330	174	52.73%	6.60
67636	DSM USA Ins Co Inc	TX	0	3,018	0%	0.00
97179	UnitedHealthcare Life Ins Co	WI	442	211	47.74%	8.84
60237	Premier Access Ins Co	CA	898	495	55.12%	17.96
12515	Educators Hlth Plans Life Accident	UT	2,793	1,748	62.59%	55.86
85766	United Concordia Ins Co	AZ	4,165	3,054	73.33%	83.30
73474	Dentegra Ins Co	DE	7,649	4,205	54.97%	152.98
95109	Aetna Hlth Inc PA Corp	PA	9,663	6,337	65.58%	193.26
73288	Humana Ins Co	WI	13,165	7,993	60.71%	263.30
53589	BCBS of AZ Inc	AZ	18,322	14,676	80.10%	366.44
53597	Arizona Dental Ins Serv Inc	AZ	128,748	95,434	74.12%	2574.96

*in thousands

A.R.S. § 20-126.C. For the purposes of this section, "dental insurer" means a dental service corporation pursuant to chapter 4, article 3 of this title, health care services organization pursuant to chapter 4, article 9 of this title, disability insurer pursuant to chapter 6, article 4 of this title or group or blanket disability insurer pursuant to chapter 6, article 5 of this title that offers, issues or renews a contract, evidence of coverage or policy covering dental services.