

Dental Loss Ratios

May 2025 through December 2025

Company Name	Individual/ Small Group/ Large Group	3yr rolling WV LR	3 yr rolling NW* LR
Starmount Life Insurance Company	S/L	54%	79%
Aetna Life Insurance Company	S	64%	64%
United of Omaha Life Insurance Company	S/L	73%	76%
ManhattanLife Insurance and Annuity Company	I	48%	61%
The Chesapeake Life Insurance Company	I	43%	59%
Mutual of Omaha Insurance Company	I	DNT2 5000	
		76%	85%
		DNT5 5000	
		45%	58%
Metropolitan Life Insurance Company	S/L	65%	77%
Cigna Health and Life Insurance Company	S/L	36%	64%
Standard Insurance Company	S/L	53%	72%
Reliance Standard Life Insurance Company	S/L	52%	65%
Ameritas Life Insurance Corp.	S/L	57%	75%
Delta Dental of West Virginia	S/L	67%	81%
Cigna Health and Life Insurance Company	S/L	69%	88%
Sun Life Assurance Company of Canada	S/L	83%	72%
Renaissance Life & Health Insurance Company of America	I	59%	62%
United Concordia Insurance Company	S/L	77%	75%
Medico Insurance Company	I	92%	74%
UnitedHealthcare Insurance Company	S/L	76%	75%

*Nationwide