

BEFORE JAMES A. DODRILL, INSURANCE COMMISSIONER
OF THE STATE OF WEST VIRGINIA

In the Matter of:

DELTA DENTAL PLAN OF WEST VIRGINIA, INC. (NAIC #12329)

ADMINISTRATIVE PROCEEDING NO. 21-IC-02140

ORDER ADOPTING REPORT OF FINANCIAL EXAMINATION

NOW COMES, James A. Dodrill, Insurance Commissioner of the State of West Virginia (hereinafter, “Commissioner”), who, after consideration of the Report of Financial Examination (hereinafter, the “Examination Report”) of Delta Dental Plan of West Virginia, Inc. (hereinafter referred to as “Company”), as of December 31, 2019, made the following findings of fact, conclusions of law and order.

FINDINGS OF FACT

1. The Company was incorporated and commenced business on June 15, 1962, under the laws of the State of West Virginia. The Company is authorized to operate as a domestic tax-exempt non-profit dental service corporation under the provisions of Article 24 of Chapter 33 of the *West Virginia Code*.
2. A single-state examination of the financial condition and operational affairs of the Company for period beginning January 1, 2016 and ending December 31, 2019, was conducted in as a component of a coordinated financial examination of the Dentegra Group, Inc. insurance Group (the “Group”) with the state of Delaware serving as the lead state.
3. On June 15, 2021, the examiner filed a Report of Financial Examination with the Insurance Commissioner pursuant to *West Virginia Code* §33-2-9(j)(2). A copy of the Report of

Financial Examination is attached hereto as Exhibit A and incorporated herein as if set forth in full.

4. On or about June 24, 2021, a true and accurate copy of the Report of Financial Examination was sent to, and received via email, by Katrina Young. A copy of the letter dated June 24, 2021, is attached hereto as Exhibit B.

5. Pursuant to *West Virginia Code* §33-2-9(j)(2), the Company, by letter dated June 24, 2021, Exhibit B, was notified and afforded a period of ten (10) days, after receipt of the Report of Financial Examination, to make a submission, rebuttal, or objection concerning any matter contained in the Report.

6. By email dated June 28, 2021, Katrina Young, Director, Accounting & Financial Reporting, acknowledged that she had reviewed the Report of Financial Examination and did not materially dispute the findings of the examination. A copy of the Company's letter of June 28, 2021, is attached hereto as Exhibit C.

CONCLUSIONS OF LAW

1. The Insurance Commissioner is charged with the duty of administering and enforcing the provisions of Chapter 33, of the West Virginia Code of 1931, as amended.

2. The Company is organized pursuant to provisions of Article 24, Chapter 33 of the *West Virginia Code*.

3. *West Virginia Code* § 33-2-9(j)(2) provides that no later than sixty (60) days following completion of the examination, the examiner in charge shall file with the Insurance Commissioner a verified, written Report of Financial Examination under oath, and, upon receipt of the verified report, the Insurance Commissioner shall transmit the Report of Financial Examination to the Company with a notice that shall afford the Company a reasonable opportunity, of not more than thirty (30) days, to make a written submission or rebuttal.

4. *West Virginia Code* § 33-2-9(j)(3) provides that within thirty (30) days of the end of the period allowed for the receipt of written submissions or rebuttals the Insurance Commissioner shall fully consider and review the Report of Financial Examination, together with any written submissions or rebuttals, and shall enter an ORDER adopting the Report of Financial Examination as filed, or with modifications or corrections, enter an ORDER rejecting the Report of Financial Examination with directions to the examiners to reopen the examination or call for an investigatory hearing.

ORDER

It is therefore **ORDERED** as follows:

1. The Report of Financial Examination of the Company, attached hereto as Exhibit A, is hereby **ADOPTED** and **APPROVED** by the Insurance Commissioner.

2. A copy of this *Order Adopting Report of Financial Examination* and the Report of Financial Examination shall be mailed to the Company via certified mail, return receipt requested, upon entry by the Insurance Commissioner.

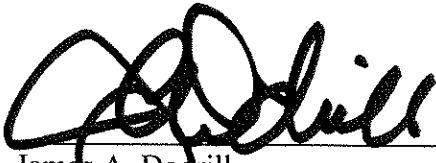
3. The Company shall file with the Insurance Commissioner, within thirty (30) days of the issuance of this Order, affidavits executed by each of its directors stating under oath that they have received a copy of the Report of Financial Examination and a copy of this *Order Adopting Report of Financial Examination* in accordance with *West Virginia Code* § 33-2-9(j)(4).

4. The Company shall take whatever actions are required to comply with the recommendations set forth in the Report of Financial Examination, if any, and shall demonstrate compliance to the satisfaction of the Insurance Commissioner, if necessary.

5. Inasmuch as orders entered by the Insurance Commissioner are subject to judicial review as set forth in *West Virginia Code* §33-2-14, any person aggrieved by this order may, within

30 days after the order has been mailed or delivered to the persons entitled to receive the same,
file an appeal in and with the Circuit Court of Kanawha County, West Virginia.

Entered this 29th day of June, 2021.


James A. Docrill
West Virginia Insurance Commissioner

REPORT OF EXAMINATION
OF
DELTA DENTAL PLAN OF WEST VIRGINIA, INC.

CHARLESTON, WV

NAIC #12329

AS OF DECEMBER 31, 2019

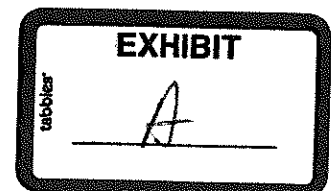


TABLE OF CONTENTS

SALUTATION	3
SCOPE OF EXAMINATION	4
SUMMARY OF SIGNIFICANT FINDINGS	5
HISTORY	5
MANAGEMENT AND CONTROL	7
BOARD OF DIRECTORS	7
OFFICERS	8
COMMITTEES	8
ORGANIZATIONAL CHART	9
AGREEMENTS	10
TERRITORY AND PLAN OF OPERATION	10
REINSURANCE	10
FINANCIAL STATEMENTS	10+1
STATEMENT OF ASSETS	12
STATEMENT OF LIABILITIES, CAPITAL AND SURPLUS	13
STATEMENT OF REVENUE AND EXPENSES	14
RECONCILIATION OF SURPLUS	15
SUMMARY OF EXAMINATION CHANGES	16
SUBSEQUENT EVENTS	16
SUMMARY OF EXAMINATION RECOMMENDATIONS	16
ACKNOWLEDGEMENT AND SIGNATURE.....	17

SALUTATION

June 15, 2021
Charleston, West Virginia

The Honorable James A. Dodrill
West Virginia Insurance Commissioner
900 Pennsylvania Ave.
Charleston, West Virginia 25302

Pursuant to the authority vested in the West Virginia Offices of the Insurance Commissioner (“WVOIC”), as well as rules, regulations and procedures promulgated by the National Association of Insurance Commissioners (“NAIC”), an examination has been made of the administrative affairs, books, records, and financial condition of:

Delta Dental Plan of West Virginia, Inc.
5400 D Big Tyler Road
Charleston, West Virginia 25313

hereinafter referred to as the “Company” or “DDWV”. The following Report of Examination is respectfully submitted.

SCOPE OF EXAMINATION

The examiners have performed a single-state financial examination of the Company. The last examination covered the five-year period from January 1, 2010 through December 31, 2015. The examination commenced on June 2, 2020 pursuant to W.Va. Code §33-2-9(a), as amended, and covers the four-year period from January 1, 2016 through December 31, 2019. This examination was conducted as a component of a coordinated financial examination of the Dentegra Group, Inc. insurance group (the “Group”) with the state of Delaware serving as the lead state. This coordinated examination included participation by representatives from the states of Arizona, Delaware, Massachusetts, Nevada, New Mexico, New York, Pennsylvania, Utah, West Virginia and Texas.

As part of the coordinated examination, the lead state contracted INS Consultants, Inc. (INS) to conduct an independent review of the Company’s claims unpaid reserve and unpaid claims adjustment expenses reserve amounts reported by the Company as of December 31, 2019. The INS actuary’s analysis was performed using a risk-focused approach according to the guidelines contained in the NAIC Handbook. The INS Actuary concluded that the Company’s balance sheet items within the scope of the review appeared to be fairly stated as of December 31, 2019.

In addition, the Examiners relied on the work of the IT Specialists representing the Delaware Department of Insurance (“DDI”) for the review of IT general controls. Reliance was also placed on the testing completed by the DDI and other participating states over key functional activities of the Group that was relevant to the Company.

The purpose of this examination is to assess the financial condition of the Company and set forth findings of fact (together with citations of pertinent laws, regulations and rules) with regard to any material adverse findings disclosed by the examination.

The general procedures of the examination followed rules and standards as set forth in the NAIC Financial Condition Examiners Handbook (“Handbook”) and West Virginia Laws, Regulations, and Directives of the WVOIC. The examination was conducted to evaluate the financial condition and identify prospective risks of the Company by obtaining information about the Company

including corporate governance, identifying and assessing inherent risk within the Company and evaluating system controls and procedures used to mitigate those risks. In addition, the principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation, management's compliance with Statements of Statutory Accounting Principles ("SSAP") and annual statement instructions were assessed.

All accounts and activities of the Company were considered in accordance with the risk-focused examination process. This may include assessing significant estimates made by management and evaluating management's compliance with Statutory Accounting Principles. The examination does not attest to the fair presentation of the financial statements included herein. If, during the course of the examination an adjustment is identified, the impact of such adjustment will be documented separately following the Company's financial statements.

The report is presented on an exception basis. It is designed to set forth the facts with regard to any material adverse findings disclosed during the examination. If necessary, comments and recommendations have been made in those areas in need of correction or improvement. In such cases, these matters were discussed with responsible Company officials during the course of the examination.

SUMMARY OF SIGNIFICANT FINDINGS

There are no significant findings as a result of this examination.

HISTORY

The Company was incorporated on June 15, 1962 under the laws of the State of West Virginia to operate as a domestic tax-exempt non-profit dental service corporation. On December 2, 1987, the Company filed the trade name "Delta Dental of West Virginia" with the West Virginia Secretary of State and currently uses this name to market its products.

DDWV is a member of the Delta Dental Plans Association which is a national association of dental service corporations. Association members are provided various types of services and support including interplan administrative agreements, participation in national account contracts, national advertising, etc. In exchange for administrative fees, DDWV may process claims of subscribers located in West Virginia covered by dental services contracts issued by association members in other states.

Since November 1, 1987, DDWV has been contractually affiliated with Delta Dental of Pennsylvania (“DDP”) and DDP affiliated companies by execution, termination and replacement of multiple management services agreements between the parties. Pursuant to the various management services agreements, DDWV has had no employees and all DDWV business operations have been administered by DDP since November 1, 1987.

The Company lost its status as a dental service corporation due to the inability to maintain the required statutory surplus, and effective October 1, 1997, the Company ceased writing risk-based business. Effective January 1, 2006, the Company was approved to transfer its Administrative Services Contracts (on renewal dates) to affiliate Delta Dental Insurance Company (“DDIC”), and insured contracts which had been written by DDIC were transferred back to DDWV. In April 2015, the WVOIC approved a \$1.0 million surplus note between the Company and DDP which increased the Company’s surplus to an amount exceeding the West Virginia statutory minimum surplus requirement of \$2.0 million. The Company regained authorization to provide prepaid dental services in West Virginia upon meeting the statutory minimum surplus requirement in compliance with W. Va. Code §33-3-5b. This surplus note was repaid during 2013.

Since 1999, DDP has extended a guarantee to maintain DDWV’s unencumbered surplus at or above the amount needed to exceed 125% of the company action level under the NAIC risk based capital calculation for insurers writing a single line of health insurance.

During the examination period, there were no amendments to the Company’s Articles of Incorporation. The Company’s Bylaws were amended to change: the Board composition, which had previously been at least six (6) to no more than ten (10) members to a composition of no more

than six (6) and no less than three (3) members; the requirements for amending the Bylaws; to make the President an ex-officio member of the Board of Directors and of all standing committees (without vote); various provisions relating to dental providers; and other housekeeping changes.

Dividends to Policyholders

During the period of examination, the Company did not declare or pay any dividends to policyholders.

Mergers and Acquisitions

There were no mergers or acquisitions during the examination period.

Significant changes in key trends

Direct premium written has increased in each of the last four years as shown below:

DIRECT PREMIUM WRITTEN			
2019	2018	2017	2016
\$29,465,817	\$27,310,403	\$27,011,499	\$25,818,454

MANAGEMENT AND CONTROL

BOARD OF DIRECTORS

The Company's amended Bylaws call for a board composed of not less than three (3) nor more than six (6) members. The Directors are elected by the members at their annual meeting. The individuals elected by the members and serving as on the Board of Directors on December 31, 2019 were as follows:

<u>Name</u>	<u>Title</u>
Gary M. Bowen, DDS	Director
Ann E. Gandy	Director
Nancy L. Keatley	Director
Michael D. Smith	Director
Ronald N. Walters	Director

Michael J. Castro ¹

Ex-Officio Director

OFFICERS

The Company's Bylaws provide for the following officers to be elected by the Board of Directors annually: a Chair of the Board, a Vice Chair, a Secretary, a Treasurer, and any others designated by the Board. In addition, the President is an appointed officer and the CEO of the corporation.

The following Officers were elected by the Board of Directors and were serving as of December 31, 2019:

<u>Name</u>	<u>Title</u>
James S. Wilson	Chairman of the Board (non-voting)
Ronald N. Walters	Vice Chair
Ann E. Gandy	Secretary, Treasurer
Michael J. Castro	Chief Executive Officer
Michael G. Hankinson, Esq.	Chief Legal Officer
Alicia F. Weber	Chief Financial Officer

COMMITTEES

The Bylaws identify the Executive Committee as a standing committee of DDWV and allow for any other committees designated by the Board of Directors. The Chair of the Board of Directors is an ex officio member of all standing committees without a vote. As of December 31, 2019, the Board has established an Executive Committee, and has elected to use the Audit and Finance Committees of affiliate Delta Dental of Pennsylvania (DDP) in accordance with the service agreement between the two companies. The following were the DDWV Board committees and their composition at December 31, 2019:

<u>Executive Committee</u>	<u>Finance Committee (DDP)</u>
James S. Wilson, DDS, Chair (ex-officio)	Joseph P. Beck, Jr., Chair

¹ The Bylaws stipulate that the President and Chief Executive Officer of the Company is an ex-officio member of the board without a vote. He is not elected by the members.

Ronald N. Walters
Ann E. Gandy

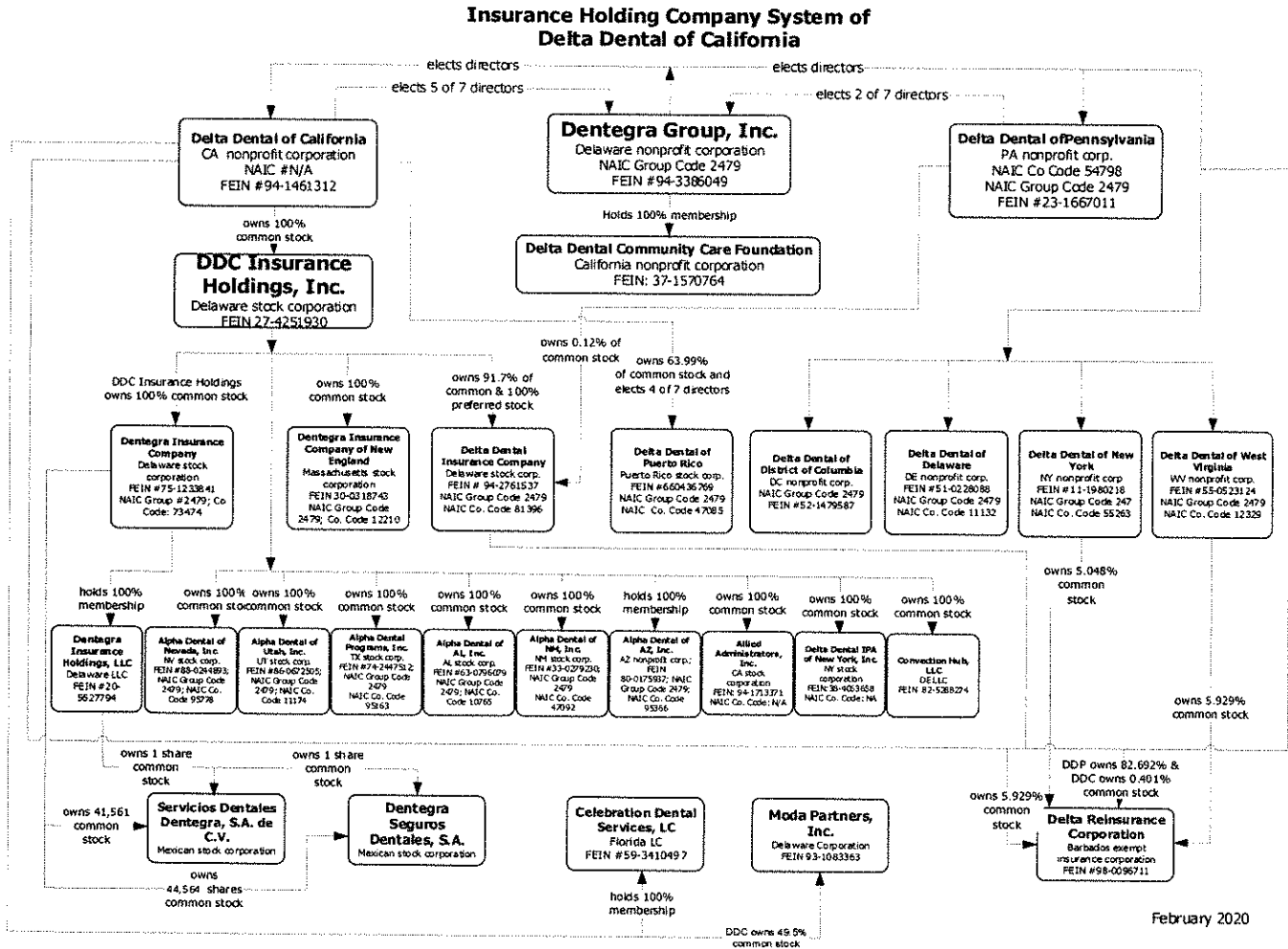
Glen F. Bergert, CPA
Eugene F. Carter, Jr.

Audit Committee (DDP)

Glen F. Bergert, CPA, Chair
Joseph P. Beck, Jr
Eugene F. Carter, Jr.

ORGANIZATIONAL CHART

The Company is a member of an insurance holding company system. Control of DDWV is maintained by its members and is management by a Board of Directors and executive officers. The ultimate controlling entity in the holding company system is Delta Dental of California (“DDC”).



AGREEMENTS

As of December 31, 2019, the Company had the following related party agreements in force:

Dental Administration Agreement

Effective January 1, 2006, and as amended, the Company entered into a Dental Administration Agreement with DDIC and DDP, whereby DDWV provides management services to DDIC in West Virginia and DDP provides management services to DDWV and DDIC in order to assist the growth of prepaid dental programs in West Virginia. This agreement stipulates an administrative fee to be paid by the Company to DDP based on a percentage of premium which varies by group size. During 2019, the Company transferred approximately \$3.4 million to DDP for administrative fees, which was calculated as \$8.0 million of revenue less \$4.6 million of expenses.

Quota Share Reinsurance Agreement

The Company entered into a quota share reinsurance agreement with affiliate Delta Reinsurance Corporation, which is more fully described below in the reinsurance section.

TERRITORY AND PLAN OF OPERATION

At December 31, 2019, the Company was authorized to transact business only in the State of West Virginia. The Company provides dental services to West Virginia residents and groups. Dental services are provided through the Company's contracted network of West Virginia licensed dentists. With DDP acting as administrator, the Company markets its products with licensed appointed agents, and the Company is responsible for marketing administrative services contracts on behalf of DDIC in West Virginia.

REINSURANCE

Assumed

As of December 31, 2019, the Company had no assumed reinsurance.

Ceded

Effective January 1, 2006, the Company entered into a 90% quota share reinsurance agreement with affiliate Delta Reinsurance Corporation (“DRC”). Under the terms of the agreement, the Company cedes 90% of ‘pure premium’ and 90% of incurred claims to DRC. “Pure premium” is considered by the parties to be the portion of premiums relating to claims risk, and excludes the portion of premiums relating to the administration of policyholder contracts. During 2019, the Company ceded to DRC \$19.4 million of premium and \$18.2 million of claims.

FINANCIAL STATEMENTS

The following financial statements are based on the statutory financial statements filed by the Company with the WVOIC and present the financial condition of the Company for the period ending December 31, 2019. The accompanying comments on financial statements reflect any examination adjustments to the amounts reported in the annual statement and should be considered an integral part of the financial statements.

STATEMENT OF ASSETS
DECEMBER 31, 2019

	Assets	Non-Admitted	Admitted Assets
Bonds	\$8,090,751	\$0	\$8,090,751
Common Stocks	2,182,400		2,182,400
Cash and Equivalents	2,470,653		2,470,653
Subtotals	\$12,743,804	\$0	\$12,743,804
Investment Income Due and Accrued	78,174		78,174
Uncollected Premium and Agents' Balances	225,805	27,055	198,750
Reinsurance Recoverable	1,276,920		1,276,920
Other Amounts Receivable Under Reinsurance Contracts	416,233		416,233
Receivable From Parent, Subsidiaries, Affiliates	25,092		25,092
Aggregate Write-Ins	356,090	4,133	351,957
Total Assets	\$15,122,118	\$31,188	\$15,090,930

**STATEMENT OF LIABILITIES, CAPITAL AND SURPLUS
DECEMBER 31, 2019**

Claims Unpaid	\$129,000
Unpaid Claims Adjustment Expenses	21,000
Premiums Received in Advance	153,572
General Expenses Due or Accrued	310,418
Ceded Reinsurance Premiums Payable	1,801,123
Amounts Due to Parent, Subsidiaries, Affiliates	81,380
Funds Held Under Reinsurance Treaties	2,495,400
Aggregate Write-ins for Other Liabilities	170,362
Total Liabilities	<u>\$5,162,255</u>
Aggregate Write-ins for Special Surplus Funds	10,075
Unassigned Funds (Surplus)	9,918,600
Total Capital and Surplus	<u>9,928,675</u>
TOTAL	<u><u>\$15,090,930</u></u>

**STATEMENT OF REVENUE AND EXPENSES
DECEMBER 31, 2019**

Member Months	1,304,142
Net Premium Income	\$ 10,057,013
Change in Unearned Premium Reserves and Reserve for Rate Credits	(50,057)
Total Revenues	<u>10,006,956</u>
 Hospital and Medical:	
Hospital/medical benefits	20,728,947
Aggregate Write-ins for Other Hospital and Medical	45
Subtotal	<u>20,728,992</u>
 Less:	
Net Reinsurance Recoveries	18,159,664
Total Hospital and Medical	<u>2,569,328</u>
Claims Adjustment Expenses	1,730,258
General Administrative Expenses	5,473,138
Total Underwriting Deductions	<u>9,772,724</u>
 Net Underwriting Gain (Loss)	 <u>234,232</u>
 Net Investment Income Earned	 839,980
Net Realized Capital Gains (Losses)	181,238
Net Investment Gains (Losses)	<u>\$1,021,218</u>
 Net Gain (Loss) From Agents' or Premium Balances Charged Off	 (9,095)
Aggregate Write-in for Other Income or Expenses	(8,649)
Net Income	<u><u>\$1,237,706</u></u>

**RECONCILIATION OF SURPLUS
DECEMBER 31, 2019**

Surplus as of Prior Examination – 12/31/2015	\$6,771,170
Net Income	408,494
Change in net unrealized capital gains (losses)	674,996
Change in nonadmitted assets	5,058
Net change in capital and surplus	<u>1,088,548</u>
Surplus at December 31, 2016	<u>\$7,859,718</u>
Net Income	1,873,701
Change in net unrealized capital gains (losses)	(1,131,542)
Change in nonadmitted assets	(1)
Net change in capital and surplus	<u>742,158</u>
Surplus at December 31, 2017	<u>\$8,601,876</u>
Net Income	1,281,567
Change in net unrealized capital gains (losses)	(801,598)
Change in nonadmitted assets	(20,054)
Net change in capital and surplus	<u>459,915</u>
Surplus at December 31, 2018	<u>\$9,061,791</u>
Net Income	1,237,706
Change in net unrealized capital gains (losses)	(363,309)
Change in nonadmitted assets	(7,513)
Net change in capital and surplus	<u>866,884</u>
Surplus at December 31, 2019	<u>\$9,928,675</u>

SUMMARY OF EXAMINATION CHANGES

There were no adjustments to the financial statements as a result of the examination.

SUBSEQUENT EVENTS

1. On March 11, 2020, The World Health Organization declared the spreading coronavirus (COVID-19) outbreak a pandemic. On March 13, 2020, President Donald J. Trump declared COVID-19 a national emergency in the United States. The epidemiological threat posed by COVID-19 is having disruptive effects on the global supply chain as well as the demand for labor, products and services in the U.S. The economic disruptions caused by COVID-19 and the increased uncertainty about its magnitude has also caused extreme volatility in the financial markets. While the full effect of COVID-19 is still unknown at the time of this report, the Department and all insurance regulators, with the assistance of the NAIC, are monitoring the situation through a coordinated effort and will continue to assess the impacts of COVID-19 on U.S. insurers.
2. Effective April 29, 2020, Alicia Weber was elected Treasurer, replacing Birdie Ann Gandy, and Michael Hankinson was elected Secretary, also replacing Birdie Ann Gandy.
3. The Company's \$1.0 million revolving line of credit was renewed in 2020 by MUFG Union Bank, NA and the maturity date was extended to August 3, 2022.

SUMMARY OF EXAMINATION RECOMMENDATIONS

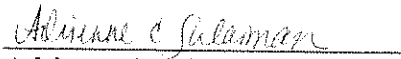
There were no significant findings or recommendations as a result of the examination.

ACKNOWLEDGEMENT AND SIGNATURE

This is to certify that the undersigned is a duly qualified Examiner appointed by the WVOIC. In addition to the undersigned, David Palmer, CFE, MCM, consulting supervising examiner of Lewis & Ellis, Inc.; and Deborah K. Zegeer, Examiner Manager of the WVOIC participated in the examination, as well as examiners representing the states of Arizona, Delaware, Massachusetts, Nevada, New Mexico, New York, Pennsylvania, Utah, and Texas.

The examination was performed in accordance with those procedures authorized by the NAIC Financial Condition Examiner's Handbook and other procedures appropriate for this examination. The attached report of examination is a true and complete report of financial condition of Delta Dental Plan of West Virginia, Inc. as of December 31, 2019 as determined by this examination.

Respectfully Submitted,



Adrienne Sulaiman, CFE
Examiner-in-Charge
Lewis & Ellis, Inc.

Representing the WV Offices of the Insurance Commissioner



Jamie Taylor, CFE, PIR, MCM
Chief Financial Examiner
Company Analysis and Examination Division
WV Offices of the Insurance Commissioner



STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner

James A. Dodrill
Insurance Commissioner

June 24, 2021

Ms. Katrina Young
Delta Dental Plan of West Virginia, Inc.
One Delta Drive
Mechanicsburg, Pennsylvania 17055

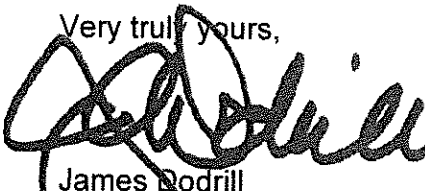
RE: Report of Examination as of December 31, 2019
Delta Dental Plan of West Virginia, Inc. – NAIC #12329

Dear Ms. Young:

Please find enclosed a copy of the **Report of Examination** of Delta Dental Plan of West Virginia, Inc. ("DDWW"). This examination was performed in accordance with the provisions of Chapter 33, Article 2, Section 9 of the *West Virginia Code* of 1931, as amended. The **Report of Examination** reflects the financial affairs and condition of DDWW as of December 31, 2019.

You have ten (10) working days from receipt of this letter to make written submissions or rebuttals with respect to any matter contained in the **Report of Examination**.

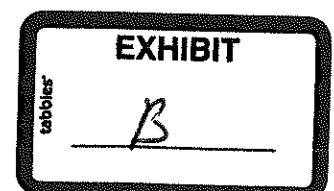
Very truly yours,



James Dodrill
Insurance Commissioner

JAD/jot

Enclosure: Copy of Report of Examination



Parr, Justin E

From: Katrina Young <kyoung@delta.org>
Sent: Monday, June 28, 2021 12:43 PM
To: Taylor, Jamie O
Cc: 'Adrienne Sulaiman'
Subject: RE: DDWV - Report of Examination

Good afternoon Jamie,

We have received the report and confirm acceptance.

Thank you,

Katrina

Katrina Young | Director, Accounting & Financial Reporting
kyoung@delta.org | Office 717-506-8728 (x608728) |
Delta Dental of PA | One Delta Drive | Mechanicsburg, PA 17055 |
We keep you smiling® | www.deltadentalins.com

From: Taylor, Jamie O <Jamie.O.Taylor@wv.gov>
Sent: Friday, June 25, 2021 2:47 PM
To: Katrina Young <kyoung@delta.org>
Cc: 'Adrienne Sulaiman' <ASulaiman@lewisellis.com>
Subject: RE: DDWV - Report of Examination
Importance: High

Hi Katrina,

I just wanted to check to see if you received my email from yesterday?
As soon as we get the company response, I will have the Order adopting the report signed.

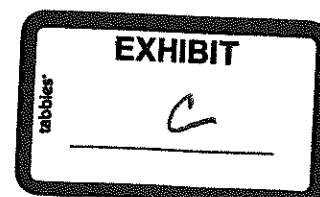
Thank you.
Jamie

From: Taylor, Jamie O
Sent: Thursday, June 24, 2021 11:10 AM
To: Katrina Young <kyoung@delta.org>
Cc: Adrienne Sulaiman <ASulaiman@lewisellis.com>
Subject: DDWV - Report of Examination
Importance: High

Good morning Katrina,

The Department has completed the December 31, 2019 examination of Delta Dental Plan of WV. Please find attached the Report of Examination. We are providing the report via email as an alternative to Certified Mail.

If you have any questions, please do not hesitate to contact us.



Thank you for the assistance provided to the exam team in completing the examination.

Jamie



Jamie Taylor, CFE, PIR, MCM

Director/Chief Examiner

West Virginia Offices of the Insurance Commissioner

Company Analysis and Examination Division

900 Pennsylvania Ave., 7th Floor

Charleston, WV 25302

Phone: (304)414-8010

Mobile: (681)710-4196

NOTICE: This email is intended for the named recipient(s) only. It may contain confidential and privileged information. Unauthorized viewing or use is prohibited. If you have received this email in error, please permanently delete it and notify sender of the same.

The information contained in this email message and any attachments is confidential and intended only for the addressee(s). If you are not an addressee, you may not copy or disclose the information, or act upon it, and you should delete it entirely from your email system. Please notify the sender that you received this email in error.