

Report of Washington Dentists' Insurance Agency
To: House of Delegates
September 2025

Overview

The Washington Dentists' Insurance Agency (WDIA) is a for-profit subsidiary of the Washington State Dental Association and offers a wide range of insurance products for dentists: Disability, Life, Group Medical, Long Term Care, Professional Liability, Business Owners Policy, Bonds, Cybersecurity and Employment Practices Liability. WDIA offers own-occupation Disability Insurance including personal, business overhead, loan protection and buy-sell insurance policies, Life Insurance and Long Term Care Insurance, and small group medical plans. WDIA offers Professional Liability and Business Owners coverage as well as Cybersecurity protection to cover dental offices for theft of patients' information. In addition, WDIA offers Employment Practices Liability and ERISA bonds to cover Office Pension Plans, Employee Dishonesty Bonds and Medicare Bonds.

WDIA has a client relationship with almost 30% of WSDA members and 14% of non-WSDA members. The total counts include dentists working in public health or other settings which historically have not managed their insurance coverage with WDIA. Of WDIA's current policyholders, almost 43% have coverage across multiple lines with WDIA.

Business Report

Professional Liability and Business Owners' Policies: In 2024, WDIA ended its exclusive relationship with TDIC to offer Professional Liability and Business Owners Policy coverage and began a non-exclusive partnership with MedPro to provide coverage for these lines. WDIA has also entered partnerships with The Hartford, AmTrust, Liberty Mutual as well as other carriers to provide additional BOP options for Washington dentists. Historically, Professional Liability has been WDIA's largest profit area. While WDIA is still building back its book of business for this line, as of the time of this report WDIA has written over 830 Professional Liability policies and \$1,300,000 of policy premium for Professional Liability. In addition, WDIA has written almost 300 policies and just under \$950,000 of policy premium for Business Owners' Policy.

Disability: Disability revenue is currently the largest profit area for WDIA due to both excellent first year commission rates on new business, and steady residuals on renewals. WDIA offers coverage through Guardian, Standard, Principal, Ohio National and Ameritas and is recognized nationally as a top producer for both Guardian and Principal, resulting in additional benefits such as bonus rates on commissions

received, as well as expedited service from the carriers. For Personal Disability, WDIA is firm about offering own-occupation policies because of the complete coverage provided to the dentist. WDIA has negotiated agreements with multiple carriers to offer a 10% premium discount to WSDA members on Personal Disability and Business Overhead Expense policies.

The student group Disability plan for the University of Washington School of Dentistry is offered for first through fourth year dental students as well as many of the graduate programs. For over a decade, through WSDA, WDIA has been offering group disability for UW School of Dentistry dental students while they are attending school. The students then have the ability to convert this to an individual policy upon graduation. WDIA is the only agency able to offer this plan to the UW dental students.

Medical: Most of the WDIA's medical revenue comes from commissions on renewing policies. WDIA has remained committed to finding quality plans with large provider networks. WDIA offers group plans through Regence BlueShield, Asuris, Premiera Blue Cross and Kaiser Permanente of WA.

Life: WDIA offers term life products that are guaranteed for 10, 15, 20, and 30 years. WDIA offers coverage through a variety of carriers and regularly reviews the marketplace to find the most competitive rates. Top carriers for Life Insurance through WDIA are Banner, Ohio National, Protective and Principal. WDIA recommends that dentists use term life as a means for covering personal debt and to inexpensively collateralize loans. Term life can also be utilized for business and estate planning needs.

Long Term Care: The Long Term Care insurance market has shifted in the past years with WDIA still offering Long Term Care Insurance to dentists as part of their retirement portfolio. WDIA provides high-quality Long Term Care Insurance through several leading companies.

CyberSecurity: WDIA offers CyberSecurity protection for dental offices. If patient information is stolen from a dental office, CyberSecurity protection covers the cost of investigating a theft, the state and federal fines and penalties, lawsuits and legal fees. It also assists in offsetting costs associated with notifying affected patients.

Employment Practices Liability: WDIA offers Employment Practices Liability to cover claims from disgruntled employees.

Bonds: WDIA offers ERISA Bonds to cover retirement plan funds as well as Employee Dishonesty bonds for employee theft or embezzlement. WDIA also sells Medicare bonds that are required for billing Medicare for durable medical equipment.

Management and Staff

Bracken Killpack is the CEO of WDIA. Matthew French has been the Director of Insurance since 2008 and served as WDIA's Assistant Director prior to that. Kerri Seims is the Associate Director of Insurance having joined WDIA in March 2010 with a background in dental practice transitions. Emily Wilkinson is the Assistant Director of Insurance. Libby McCurry is WDIA's Medical Insurance Specialist, handling group medical inquiries for new and active clients. Megan French is the Professional Liability Senior Specialist and Sienna Padilla is the Professional Liability & Commercial Lines Specialist. Rita Bergk is the Administrative Coordinator, assisting with production and general office duties. Melissa Phillips is the Production Coordinator assisting Matt and Kerri with their daily duties. Rachael Uyeno is the Production Assistant supporting Matt, Kerri, Megan, and Emily with their daily duties.

Board

The WDIA Board is composed of seven members: six dentists and the executive director of the Washington State Dental Association. Dr. Lilo Black is President of the Board, Dr. BJ Larson is the Vice President, and Dr. Blake McKinley is the Secretary-Treasurer. The other Board members are Dr. Jaclyn Eliassen, Dr. Halee Hyatt, Dr. Chad Merkel, and Mr. Bracken Killpack. The WDIA Board meets quarterly and following were the Board meeting dates for 2024-25: February 6, 2025, May 7, 2025, and August 21, 2025.

End

2025 House of Delegates

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Policy Count by Line

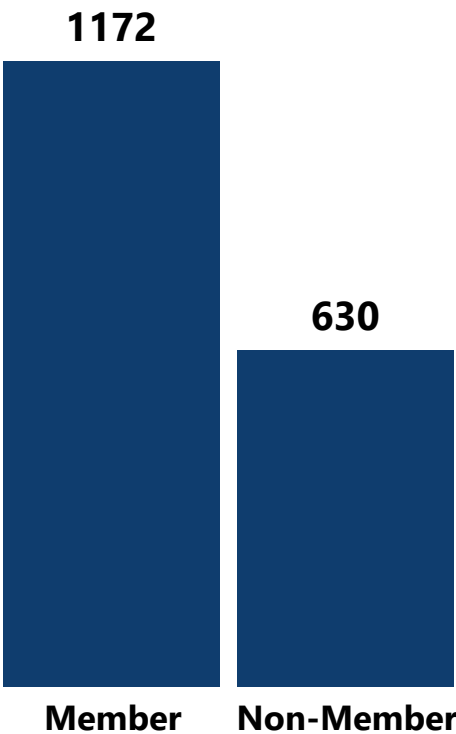
298	833	52	400	2716	1236
BOP	PL	Cyber	Medical	Disability*	Life

*Policyholders typically hold multiple Disability policies. All policies are included in this count.

WDIA Clients with Multiple Policies



WDIA Policyholders



WA Dentists with WDIA Policies

