From: Gwyn

To: OCI Company Licensing

Subject: Proposed Acquisition of Control of Delta Dental of Wisconsin, Inc. and Wyssta Insurance Company, Inc.

Date: Monday, September 22, 2025 9:34:42 PM

CAUTION: This email originated from outside the organization.

Do not click links or open attachments unless you recognize the sender and know the content is safe.

To Whom It May Concern,

I'm a Wisconsin resident with dental insurance through Delta Dental. I am concerned with the precedent Delta Dental is setting by purchasing dental practices as it creates a conflict of interest. Insurance companies are financially motivated to collect more in premiums than they pay out in claims. By controlling both the insurance coverage and the care they provide through their own clinics, Delta Dental could influence treatment decisions to prioritize savings for the company. This will lead to reduced insurance benefits, higher costs for patients, and lower quality care.

I'm frustrated that Delta Dental chose to expand its corporate interests through practice acquisitions, rather than using the money from customer premiums to improve coverage or lower premiums altogether.

I urge the Wisconsin Office of the Commissioner of Insurance to uphold its mission of protecting Wisconsin consumers by working with lawmakers to prevent insurance companies from acquiring clinics in our state.

Thank You, Gwyn Bisbee