



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013
OF THE CONDITION AND AFFAIRS OF THE

UDC Ohio, Inc.

NAIC Group Code	<u>0019</u> (Current)	<u>0019</u> (Prior)	NAIC Company Code	<u>52022</u>	Employer's ID Number	<u>74-2609036</u>
Organized under the Laws of	<u>Ohio</u>		State of Domicile or Port of Entry		<u>Ohio</u>	
Country of Domicile	<u>United States of America</u>					
Licensed as business type:	<u>Other</u>					
Is HMO Federally Qualified?	Yes [<input type="checkbox"/>] No [<input type="checkbox"/>]					
Incorporated/Organized	<u>04/20/1990</u>		Commenced Business		<u>05/17/1990</u>	
Statutory Home Office	<u>312 Elm Street, Suite 1500</u> (Street and Number)		<u>Cincinnati, OH, US 45202</u> (City or Town, State, Country and Zip Code)			
Main Administrative Office	<u>2323 Grand Boulevard</u> (Street and Number)					
	<u>Kansas City, MO, US 64108</u> (City or Town, State, Country and Zip Code)		<u>816-474-2345</u> (Area Code) (Telephone Number)			
Mail Address	<u>P.O. Box 419052</u> (Street and Number or P.O. Box)		<u>Kansas City, MO, US 64141-6052</u> (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	<u>500 Bielenberg Drive, Suite 400</u> (Street and Number)					
	<u>Woodbury, MN, US 55125</u> (City or Town, State, Country and Zip Code)		<u>651-361-5286</u> (Area Code) (Telephone Number)			
Internet Website Address	<u>N/A</u>					
Statutory Statement Contact	<u>Amy Bronk</u> (Name)		<u>651-361-5286</u> (Area Code) (Telephone Number)			
	<u>amy.bronk@assurant.com</u> (E-mail Address)		<u>651-361-5356</u> (FAX Number)			

OFFICERS

President	<u>Stacia Nalani Almquist</u>	Treasurer	<u>Amy Jo Goerke</u>
Secretary	<u>Kenneth Dale Bowen</u>	Actuary	<u>Eric Steven Vandenberg</u>

OTHER

<u>James Vernon Barrett DMD Vice President</u>	<u>Gary Louis Lau Vice President</u>
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DIRECTORS OR TRUSTEES

Stacia Nalani Almquist

State of Missouri SS:
County of Jackson

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Stacia Nalani Almquist
Stacia Nalani Almquist
President

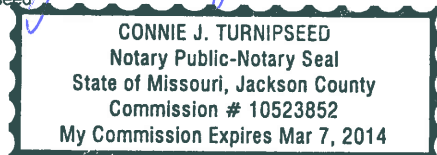
Kenneth Dale Bowen
Kenneth Dale Bowen
Secretary

Amy Jo Goerke
Amy Jo Goerke
Treasurer

Subscribed and sworn to before me this 7th day of February, 2014

Connie J. Turnipseed

Connie J. Turnipseed
Notary Public
03/07/2014



- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	962,942		962,942	962,914
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$ encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$32,178 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$53,296 , Schedule DA)	85,474		85,474	81,440
6. Contract loans, (including \$0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,048,416		1,048,416	1,044,354
13. Title plants less \$0 charged off (for Title insurers				
only)				
14. Investment income due and accrued	302		302	640
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	27,020		27,020	25,173
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$0				
earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	29,267		29,267	11,709
18.2 Net deferred tax asset	5,260		5,260	17,233
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	21,254		21,254	7,004
24. Health care (\$) and other amounts receivable	34,892	34,892		
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	1,166,411	34,892	1,131,519	1,106,113
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	1,166,411	34,892	1,131,519	1,106,113
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)				

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1	2	3	4
	Covered	Uncovered	Total	Total
1. Claims unpaid (less \$ reinsurance ceded)	19,520		19,520	24,143
2. Accrued medical incentive pool and bonus amounts				
3. Unpaid claims adjustment expenses	175		175	299
4. Aggregate health policy reserves, including the liability of \$ for medical loss ratio rebate per the Public Health Service Act	22,379		22,379	23,212
5. Aggregate life policy reserves				
6. Property/casualty unearned premium reserves				
7. Aggregate health claim reserves				
8. Premiums received in advance	15,389		15,389	14,108
9. General expenses due or accrued	97,720		97,720	93,803
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized capital gains (losses))				
10.2 Net deferred tax liability				
11. Ceded reinsurance premiums payable				
12. Amounts withheld or retained for the account of others				
13. Remittance and items not allocated				
14. Borrowed money (including \$0 current) and interest thereon \$0 (including \$0 current)				
15. Amounts due to parent, subsidiaries and affiliates	417		417	88
16. Derivatives				
17. Payable for securities				
18. Payable for securities lending				
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers)				
20. Reinsurance in unauthorized and certified (\$) companies				
21. Net adjustments in assets and liabilities due to foreign exchange rates				
22. Liability for amounts held under uninsured plans				
23. Aggregate write-ins for other liabilities (including \$0 current)	550		550	570
24. Total liabilities (Lines 1 to 23)	156,150		156,150	156,223
25. Aggregate write-ins for special surplus funds	XXX	XXX		
26. Common capital stock	XXX	XXX	100	100
27. Preferred capital stock	XXX	XXX		
28. Gross paid in and contributed surplus	XXX	XXX	865,537	865,537
29. Surplus notes	XXX	XXX		
30. Aggregate write-ins for other than special surplus funds	XXX	XXX		
31. Unassigned funds (surplus)	XXX	XXX	109,732	84,253
32. Less treasury stock, at cost: 32.1 .....0 shares common (value included in Line 26 \$0)	XXX	XXX		
32.2 .....0 shares preferred (value included in Line 27 \$0)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	975,369	949,890
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	1,131,519	1,106,113
DETAILS OF WRITE-INS				
2301. Unclaimed funds	550		550	570
2302.				
2303.				
2308. Summary of remaining write-ins for Line 23 from overflow page				
2309. Totals (Lines 2301 thru 2303 plus 2308)(Line 23 above)	550		550	570
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	XXX	XXX		
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX		
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)	XXX	XXX		

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	104,829	114,301
2. Net premium income (including \$0 non-health premium income).....	XXX	1,004,058	1,095,516
3. Change in unearned premium reserves and reserve for rate credits	XXX	833	559
4. Fee-for-service (net of \$0 medical expenses)	XXX		
5. Risk revenue	XXX		
6. Aggregate write-ins for other health care related revenues	XXX		
7. Aggregate write-ins for other non-health revenues	XXX		
8. Total revenues (Lines 2 to 7)	XXX	1,004,891	1,096,075
Hospital and Medical:			
9. Hospital/medical benefits			
10. Other professional services		642,227	716,181
11. Outside referrals			
12. Emergency room and out-of-area			
13. Prescription drugs			
14. Aggregate write-ins for other hospital and medical			
15. Incentive pool, withhold adjustments, and bonus amounts			
16. Subtotal (Lines 9 to 15)		642,227	716,181
Less:			
17. Net reinsurance recoveries			
18. Total hospital and medical (Lines 16 minus 17)		642,227	716,181
19. Non-health claims (net)			
20. Claims adjustment expenses, including \$408 cost containment expenses		5,704	6,275
21. General administrative expenses		345,553	375,430
22. Increase in reserves for life and accident and health contracts (including \$0 increase in reserves for life only)			
23. Total underwriting deductions (Lines 18 through 22).....		993,484	1,097,886
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	11,407	(1,811)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)		2,057	1,212
26. Net realized capital gains (losses) less capital gains tax of \$0			
27. Net investment gains (losses) (Lines 25 plus 26)		2,057	1,212
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$0) (amount charged off \$0)]			
29. Aggregate write-ins for other income or expenses			
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	13,464	(599)
31. Federal and foreign income taxes incurred	XXX	(21,067)	(10,850)
32. Net income (loss) (Lines 30 minus 31)	XXX	34,531	10,251
DETAILS OF WRITE-INS			
0601.	XXX		
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX		
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX		
0701.	XXX		
0702.	XXX		
0703.	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX		
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX		
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)			
2901.			
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page			
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)			

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	949,890	948,564
34. Net income or (loss) from Line 32	34,531	10,251
35. Change in valuation basis of aggregate policy and claim reserves		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0		
37. Change in net unrealized foreign exchange capital gain or (loss)		
38. Change in net deferred income tax	(27,157)	(12,597)
39. Change in nonadmitted assets	18,105	3,672
40. Change in unauthorized and certified reinsurance		
41. Change in treasury stock		
42. Change in surplus notes		
43. Cumulative effect of changes in accounting principles.....		14,236
44. Capital Changes:		
44.1 Paid in		
44.2 Transferred from surplus (Stock Dividend).....		
44.3 Transferred to surplus.....		
45. Surplus adjustments:		
45.1 Paid in		
45.2 Transferred to capital (Stock Dividend)		
45.3 Transferred from capital		
46. Dividends to stockholders		
47. Aggregate write-ins for gains or (losses) in surplus		(14,236)
48. Net change in capital and surplus (Lines 34 to 47)	25,479	1,326
49. Capital and surplus end of reporting period (Line 33 plus 48)	975,369	949,890
DETAILS OF WRITE-INS		
4701. Reclassification of change in nonadmitted assets due to adoption of SSAP No. 101		(14,236)
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page		
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)		(14,236)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,004,305	1,088,293
2. Net investment income	2,367	1,266
3. Miscellaneous income		
4. Total (Lines 1 through 3)	1,006,672	1,089,559
5. Benefit and loss related payments	646,850	711,453
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	345,356	416,122
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(3,509)	(1,206)
10. Total (Lines 5 through 9)	988,697	1,126,369
11. Net cash from operations (Line 4 minus Line 10)	17,975	(36,810)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds		60,000
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)		60,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds		822,705
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)		822,705
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)		(762,705)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(13,941)	9,089
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(13,941)	9,089
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	4,034	(790,426)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	81,440	871,866
19.2 End of year (Line 18 plus Line 19.1)	85,474	81,440

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Net premium income	1,004,058			1,004,058						
2. Change in unearned premium reserves and reserve for rate credit	833			833						
3. Fee-for-service (net of \$0 medical expenses)										XXX
4. Risk revenue										XXX
5. Aggregate write-ins for other health care related revenues										XXX
6. Aggregate write-ins for other non-health care related revenues		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
7. Total revenues (Lines 1 to 6)	1,004,891			1,004,891						
8. Hospital/medical benefits										XXX
9. Other professional services	642,227			642,227						XXX
10. Outside referrals										XXX
11. Emergency room and out-of-area										XXX
12. Prescription drugs										XXX
13. Aggregate write-ins for other hospital and medical										XXX
14. Incentive pool, withhold adjustments and bonus amounts										XXX
15. Subtotal (Lines 8 to 14)	642,227			642,227						XXX
16. Net reinsurance recoveries										XXX
17. Total medical and hospital (Lines 15 minus 16)	642,227			642,227						XXX
18. Non-health claims (net)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
19. Claims adjustment expenses including \$408 cost containment expenses	5,704			5,704						
20. General administrative expenses	345,553			345,553						
21. Increase in reserves for accident and health contracts										XXX
22. Increase in reserves for life contracts		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23. Total underwriting deductions (Lines 17 to 22)	993,484			993,484						
24. Total underwriting gain or (loss) (Line 7 minus Line 23)	11,407			11,407						
DETAILS OF WRITE-INS										XXX
0501.										XXX
0502.										XXX
0503.										XXX
0598. Summary of remaining write-ins for Line 5 from overflow page										XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)										XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0698. Summary of remaining write-ins for Line 6 from overflow page		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1301.										XXX
1302.										XXX
1303.										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page										XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)										XXX

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

	1	2	3	4
Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical)				
2. Medicare Supplement				
3. Dental only	1,004,058			1,004,058
4. Vision only				
5. Federal Employees Health Benefits Plan				
6. Title XVIII - Medicare				
7. Title XIX - Medicaid				
8. Other health				
9. Health subtotal (Lines 1 through 8)	1,004,058			1,004,058
10. Life				
11. Property/casualty				
12. Totals (Lines 9 to 11)	1,004,058			1,004,058

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Payments during the year:										
1.1 Direct	646,850			646,850						
1.2 Reinsurance assumed										
1.3 Reinsurance ceded										
1.4 Net	646,850			646,850						
2. Paid medical incentive pools and bonuses										
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct	19,520			19,520						
3.2 Reinsurance assumed										
3.3 Reinsurance ceded										
3.4 Net	19,520			19,520						
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct										
4.2 Reinsurance assumed										
4.3 Reinsurance ceded										
4.4 Net										
5. Accrued medical incentive pools and bonuses, current year										
6. Net healthcare receivables (a)										
7. Amounts recoverable from reinsurers December 31, current year										
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct	24,143			24,143						
8.2 Reinsurance assumed										
8.3 Reinsurance ceded										
8.4 Net	24,143			24,143						
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct										
9.2 Reinsurance assumed										
9.3 Reinsurance ceded										
9.4 Net										
10. Accrued medical incentive pools and bonuses, prior year										
11. Amounts recoverable from reinsurers December 31, prior year										
12. Incurred Benefits:										
12.1 Direct	642,227			642,227						
12.2 Reinsurance assumed										
12.3 Reinsurance ceded										
12.4 Net	642,227			642,227						
13. Incurred medical incentive pools and bonuses										

(a) Excludes \$34,892 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Reported in Process of Adjustment:										
1.1 Direct										
1.2 Reinsurance assumed										
1.3 Reinsurance ceded										
1.4 Net										
2. Incurred but Unreported:										
2.1 Direct	4,478			4,478						
2.2 Reinsurance assumed										
2.3 Reinsurance ceded										
2.4 Net	4,478			4,478						
3. Amounts Withheld from Paid Claims and Capitations:										
3.1 Direct	15,042			15,042						
3.2 Reinsurance assumed										
3.3 Reinsurance ceded										
3.4 Net	15,042			15,042						
4. TOTALS:										
4.1 Direct	19,520			19,520						
4.2 Reinsurance assumed										
4.3 Reinsurance ceded										
4.4 Net	19,520			19,520						

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5	6
	1	2	3	4		
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year	Claims Incurred In Prior Years (Columns 1 + 3)	Estimated Claim Reserve and Claim Liability December 31 of Prior Year
1. Comprehensive (hospital and medical)						
2. Medicare Supplement						
3. Dental Only	2,075	644,775	19	19,501	2,094	24,143
4. Vision Only						
5. Federal Employees Health Benefits Plan						
6. Title XVIII - Medicare						
7. Title XIX - Medicaid						
8. Other health						
9. Health subtotal (Lines 1 to 8)	2,075	644,775	19	19,501	2,094	24,143
10. Healthcare receivables (a)						
11. Other non-health						
12. Medical incentive pools and bonus amounts						
13. Totals (Lines 9 - 10 + 11 + 12)	2,075	644,775	19	19,501	2,094	24,143

(a) Excludes \$34,892 loans or advances to providers not yet expensed.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Dental Only

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2009	2 2010	3 2011	4 2012	5 2013
1.	Prior	2	2	3	3	3
2.	2009	705	709	710	710	710
3.	2010	XXX	694	697	697	699
4.	2011	XXX	XXX	717	720	720
5.	2012	XXX	XXX	XXX	708	708
6.	2013	XXX	XXX	XXX	XXX	645

Section B - Incurred Health Claims - Dental Only

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2009	2 2010	3 2011	4 2012	5 2013
1.	Prior	2	1	3	3	3
2.	2009	726	709	710	710	710
3.	2010	XXX	712	697	697	699
4.	2011	XXX	XXX	736	720	720
5.	2012	XXX	XXX	XXX	732	708
6.	2013	XXX	XXX	XXX	XXX	664

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Dental Only

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2009	1,156	710	6	0.8	716	61.9			716	61.9
2. 2010	1,121	699	3	0.4	702	62.6			702	62.6
3. 2011	1,112	720	5	0.7	725	65.2			725	65.2
4. 2012	1,096	708	6	0.8	714	65.1			714	65.1
5. 2013	1,005	645	6	0.9	651	64.8	20		671	66.8

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(000 Omitted)

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred						Cumulative Net Amounts Paid				
						1 2009	2 2010	3 2011	4 2012	5 2013
1.	Prior					2	2	3	3	3
2.	2009					705	709	710	710	710
3.	2010					XXX	694	697	697	699
4.	2011					XXX	XXX	717	720	720
5.	2012					XXX	XXX	XXX	708	708
6.	2013					XXX	XXX	XXX	XXX	645

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred						Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
						1 2009	2 2010	3 2011	4 2012	5 2013
1.	Prior					2	1	3	3	3
2.	2009					726	709	710	710	710
3.	2010					XXX	712	697	697	699
4.	2011					XXX	XXX	736	720	720
5.	2012					XXX	XXX	XXX	732	708
6.	2013					XXX	XXX	XXX	XXX	664

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Grand Total

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payment	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2009	1,156	710	6	0.8	716	61.9			716	61.9
2.	2010	1,121	699	3	0.4	702	62.6			702	62.6
3.	2011	1,112	720	5	0.7	725	65.2			725	65.2
4.	2012	1,096	708	6	0.8	714	65.1			714	65.1
5.	2013	1,005	645	6	0.9	651	64.8	20		671	66.8

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1	2	3	4	5	6	7	8	9
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other
1. Unearned premium reserves	22,379			22,379					
2. Additional policy reserves (a)									
3. Reserve for future contingent benefits									
4. Reserve for rate credits or experience rating refunds (including \$) for investment income									
5. Aggregate write-ins for other policy reserves									
6. Totals (gross)	22,379			22,379					
7. Reinsurance ceded									
8. Totals (Net)(Page 3, Line 4)	22,379			22,379					
9. Present value of amounts not yet due on claims									
10. Reserve for future contingent benefits									
11. Aggregate write-ins for other claim reserves									
12. Totals (gross)									
13. Reinsurance ceded									
14. Totals (Net)(Page 3, Line 7)									
DETAILS OF WRITE-INS									
0501.									
0502.									
0503.									
0598. Summary of remaining write-ins for Line 5 from overflow page.....									
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)									
1101.									
1102.									
1103.									
1198. Summary of remaining write-ins for Line 11 from overflow page									
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)									

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES					
	Claim Adjustment Expenses		3	4	5
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
			General Administrative Expenses	Investment Expenses	Total
1. Rent (\$0 for occupancy of own building)		239	8,157		8,396
2. Salary, wages and other benefits		4,271	145,607		149,878
3. Commissions (less \$0 ceded plus \$0 assumed)			91,651		91,651
4. Legal fees and expenses			6		6
5. Certifications and accreditation fees					
6. Auditing, actuarial and other consulting services		16	538		554
7. Traveling expenses		196	6,678		6,874
8. Marketing and advertising		14	495		509
9. Postage, express and telephone		254	8,669		8,923
10. Printing and office supplies		23	789		812
11. Occupancy, depreciation and amortization		3	112		115
12. Equipment		10	339		349
13. Cost or depreciation of EDP equipment and software		83	8,716		8,799
14. Outsourced services including EDP, claims, and other services		123	16,864		16,987
15. Boards, bureaus and association fees		19	649		668
16. Insurance, except on real estate		21	717		738
17. Collection and bank service charges		24	836		860
18. Group service and administration fees	408				408
19. Reimbursements by uninsured plans					
20. Reimbursements from fiscal intermediaries					
21. Real estate expenses					
22. Real estate taxes					
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes					
23.2 State premium taxes			11,137		11,137
23.3 Regulatory authority licenses and fees			16,418		16,418
23.4 Payroll taxes			8,189		8,189
23.5 Other (excluding federal income and real estate taxes)					
24. Investment expenses not included elsewhere				7	7
25. Aggregate write-ins for expenses			18,986	1,152	20,138
26. Total expenses incurred (Lines 1 to 25)	408	5,296	345,553	1,159	(a) .....352,416
27. Less expenses unpaid December 31, current year		175	97,720		97,895
28. Add expenses unpaid December 31, prior year		299	93,803		94,102
29. Amounts receivable relating to uninsured plans, prior year					
30. Amounts receivable relating to uninsured plans, current year					
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	408	5,420	341,636	1,159	348,623
DETAILS OF WRITE-INS					
2501. Management fees			7,556	1,152	8,708
2502. IT chargebacks			10,885		10,885
2503. Miscellaneous expenses			545		545
2598. Summary of remaining write-ins for Line 25 from overflow page					
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			18,986	1,152	20,138

(a) Includes management fees of \$231,530 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds	(a) 3,211	..... 3,211
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....	.....
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract Loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) 5	..... 5
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	3,216	3,216
11.	Investment expenses		(g) 1,159
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15)		1,159
17.	Net investment income (Line 10 minus Line 16)		2,057
DETAILS OF WRITE-INS			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 106 accrual of discount less \$ 78 amortization of premium and less \$ paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$. investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)					
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)					
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection		813	813
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset		15,184	15,184
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivable from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	34,892	37,000	2,108
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	34,892	52,997	18,105
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	34,892	52,997	18,105
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations						
2. Provider Service Organizations						
3. Preferred Provider Organizations						
4. Point of Service						
5. Indemnity Only						
6. Aggregate write-ins for other lines of business.....	9,263	9,043	8,760	8,509	8,481	104,829
7. Total	9,263	9,043	8,760	8,509	8,481	104,829
DETAILS OF WRITE-INS						
0601. Dental	9,263	9,043	8,760	8,509	8,481	104,829
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page						
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	9,263	9,043	8,760	8,509	8,481	104,829

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of UDC Ohio, Inc. (the “Company”) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (“DOI”).

The Ohio DOI recognizes only statutory practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners’ (“NAIC”) *Accounting Practices and Procedures Manual (“SAP”)*, has been adopted as a component of prescribed or permitted practices by the state of Ohio. The state has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. There were no differences between the Company’s financial statements prepared according to the NAIC SAP or practices prescribed by the state of Ohio. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Ohio is shown below:

	December 31 2013	December 31 2012
(1) Net Income Ohio state basis	\$ 34,531	\$ 10,251
(2) State Prescribed Practices (Income) - None	-	-
(3) State Permitted Practices (Income) - None	-	-
(4) Net Income, NAIC SAP	<u>\$ 34,531</u>	<u>\$ 10,251</u>
(5) Statutory Surplus Ohio basis	\$ 975,369	\$ 949,890
(6) State Prescribed Practices (Surplus) - None	-	-
(7) State Permitted Practices (Surplus) - None	-	-
(8) Statutory Surplus, NAIC SAP	<u>\$ 975,369</u>	<u>\$ 949,890</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expense during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums billed to individual and group subscribers are recognized as revenue in the month in which subscribers are entitled to receive dental care. Uncollected premiums over 90 days past due are nonadmitted and excluded from surplus. The Company contracts with dentists (providers) for dental services to be provided to its subscribers. Provider capitation consists of monthly fees paid to providers and is expensed in the month in which the provider is obligated to render dental services. Emergency services to members while temporarily out of their provider’s area, as well as specialty services not covered by capitation fees, are recorded as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds are stated at amortized cost using the modified scientific interest method of amortization.
- (3) The Company has no investments in common stocks.
- (4) The Company has no investments in preferred stocks.
- (5) The Company has no investments in mortgage loans.
- (6) The Company has no investments in loan-backed securities.
- (7) The Company does not own any shares of an upstream or intermediate parent or affiliate, either directly or indirectly.
- (8) The Company has no investments in joint ventures, partnerships or limited liability companies.
- (9) The Company has no investments in derivative instruments.
- (10) The Company has no premium deficiency reserves.
- (11) The reserve for costs expected to be incurred for services approved during the year, as well as costs incurred but not reported, are actuarial estimates based on historical claims data. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has no fixed assets.
- (13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Corrections of Errors

None

3. Business Combinations and Goodwill

None

4. Discontinued Operations

None

NOTES TO FINANCIAL STATEMENTS

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

None

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan-Backed Securities

None

E. Repurchase Agreements and/or Securities Lending Transactions

None

F. Real Estate

None

G. Low-income Housing Tax Credits ("LIHTC")

None

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted				Percentage	
	Total General Account (G/A)	Total From Prior Year	Increase/Decrease	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
i. On deposit with states	\$ 199,957	\$ 199,959	\$ (2)	\$ 199,957	17.1%	17.7%

The Company does not have any Separate Account restricted assets. The Company had no restricted assets in the categories excluded in the above table.

(2) The Company had no assets pledged as collateral not captured in other categories.

(3) The Company had no other restricted assets.

6. Joint Ventures, Partnerships and Limited Liability Companies

None

7. Investment Income

A& B. All investment income due and accrued with amounts over 90 days past due is nonadmitted and subsequently excluded from surplus. The Company did not have any nonadmitted due and accrued investment income at December 31, 2013.

8. Derivative Instruments

None

9. Income Taxes

A. (1) The components of deferred tax assets (DTAs) and deferred tax liabilities (DTLs) are as follows:

Description	2013			2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross DTAs	\$ 5,326	\$ -	\$ 5,326	\$ 32,446	\$ -	\$ 32,446	\$ (27,120)	\$ -	\$ (27,120)
(b) Statutory valuation allowance	-	-	-	-	-	-	-	-	-
(c) Adjusted gross DTAs	5,326	-	5,326	32,446	-	32,446	(27,120)	-	(27,120)
(d) Gross DTLs	-	(66)	(66)	-	(29)	(29)	-	(37)	(37)
(e) Net DTA/(DTL)	\$ 5,326	\$ (66)	\$ 5,260	\$ 32,446	\$ (29)	\$ 32,417	\$ (27,120)	\$ (37)	\$ (27,157)
(f) DTA nonadmitted	-	-	-	(15,184)	-	(15,184)	15,184	-	15,184
(g) Net admitted DTA/(DTL)	\$ 5,326	\$ (66)	\$ 5,260	\$ 17,262	\$ (29)	\$ 17,233	\$ (11,936)	\$ (37)	\$ (11,973)

Gross DTLs are included as a part of Net DTA before Nonadmitted DTA in order to provide consistency with Annual Statement page two, column one.

NOTES TO FINANCIAL STATEMENTS

(2) The components of the admission calculation are as follows:

Description	2013			2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission Calculation Components SSAP No. 101:									
(a) Federal income taxes paid in prior years recoverable through loss carryback	\$ -	\$ -	\$ -	\$ 8,733	\$ -	\$ 8,733	\$ (8,733)	\$ -	\$ (8,733)
(b) Adjusted gross DTAs expected to be realized (excluding DTAs from 2(a) above) after application of threshold limitation (lesser of 2(b)1 and 2(b)2 below)	5,326	-	5,326	8,500	-	8,500	(3,174)	-	(3,174)
1. Adjusted gross DTAs expected to be realized following the balance sheet date	-	-	5,326	-	-	8,500	-	-	(3,174)
2. Adjusted DTAs allowed per limitation threshold			145,516	-	-	139,899			5,617
(c) Adjusted gross DTAs (excluding the amount of DTAs from 2(a) and 2(b) above) offset by gross DTLs	-	-	-	29	-	29	(29)	-	(29)
(d) DTAs admitted as the result of application of SSAP No. 101 (2(a)+2(b)+2(c))	\$ 5,326	\$ -	\$ 5,326	\$ 17,262	\$ -	\$ 17,262	\$ (11,936)	\$ -	\$ (11,936)

(3) Adjusted capital and surplus

	2013	2012
(a) Ratio used to determine recovery period and threshold limitation amount	3205%	3051%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 970,109	\$ 932,657

(4) Tax planning strategies had no impact on the Company's ordinary or capital adjusted gross DTAs and net admitted DTAs as of December 31, 2013 and 2012.

The Company has not availed itself of a tax planning strategy involving reinsurance.

B. All DTLs have been recognized.

C. Current tax and change in deferred tax:

(1) Current income taxes incurred consist of the following major components:

Description	2013	2012
Current income tax expense - ordinary	\$ (21,067)	\$ (10,850)
Current income tax expense - capital	-	-
Federal income taxes incurred	\$ (21,067)	\$ (10,850)

The Company does not expect a significant increase in tax contingencies within the 12-month period following the balance sheet date.

NOTES TO FINANCIAL STATEMENTS

The tax effects of temporary differences that give rise to significant portions of the DTAs and DTLs are as follows:

Description	December 31,		
	2013	2012	Change
(2) DTAs			
(a) Ordinary			
Unassigned capitation	\$ 5,326	\$ 5,879	\$ (553)
Accrued expenses	-	26,282	(26,282)
Nonadmitted assets	-	285	(285)
Gross DTAs - Ordinary	\$ 5,326	\$ 32,446	\$ (27,120)
(b) Statutory valuation allowance - Ordinary	-	-	-
(c) Nonadmitted DTAs - Ordinary	-	(15,184)	15,184
(d) Admitted adjusted DTAs - Ordinary	\$ 5,326	\$ 17,262	\$ (11,936)
(h) Admitted adjusted DTAs - Capital	-	-	-
(i) Admitted adjusted DTA - Total	\$ 5,326	\$ 17,262	\$ (11,936)

Description	December 31,		
	2013	2012	Change
(3) DTLs			
(a) Gross DTLs - Ordinary	\$ -	\$ -	\$ -
(b) Capital			
Investments	(66)	(29)	(37)
Gross DTLs - Capital	\$ (66)	\$ (29)	\$ (37)
(c) Gross DTLs - Total	\$ (66)	\$ (29)	\$ (37)
(4) Net admitted adjusted DTA/(DTL)	\$ 5,260	\$ 17,233	\$ (11,973)

(5) The change in net deferred income taxes is comprised of the following:

Description	December 31,		
	2013	2012	Change
Gross DTAs	\$ 5,326	\$ 32,446	\$ (27,120)
Gross DTLs	(66)	(29)	(37)
Net DTA/(DTL)	5,260	32,417	(27,157)
Statutory valuation allowance	-	-	-
Adjusted net DTA/(DTL)	\$ 5,260	\$ 32,417	\$ (27,157)
Less: Tax effect of change in unrealized gains/losses			-
Less: Rounding			-
Change in net deferred income tax			\$ (27,157)

The Company’s adjusted gross DTAs as of December 31, 2013 and 2012, include no valuation allowances because, based on the weight of available evidence, it is more likely than not that all DTAs will be realized.

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before taxes. The significant items causing this difference are as follows:

	Effective Tax Rate	
	2013	2012
Statutory income before taxes	35.0%	35.0%
Change in nonadmitted assets	7.6%	-269.9%
Other permanent adjustments	2.6%	-57.1%
Total adjustments	10.2%	-327.0%
Total	45.2%	-292.0%
Federal income taxes incurred	-156.5%	1811.0%
Change in net deferred income tax	201.7%	-2103.0%
Total statutory income taxes	45.2%	-292.0%

E. (1) As of December 31, 2013, the Company had no net operating or capital loss carryforwards.

NOTES TO FINANCIAL STATEMENTS

- (2) The following are income taxes incurred in the current and prior years that are available for recoupment in the event of future losses:

2013	\$	-
2012	\$	-

- F. (1) The Company files a consolidated federal income tax return with the following entities:

Assurant, Inc., Assurant Service Protection, Inc., American Bankers General Agency, Inc., American Bankers Insurance Co. of Florida, American Bankers Insurance Group, American Bankers Life Assurance Co. of Florida, American Bankers Management Co., Inc., American Memorial Life Insurance Co., American Reliable Insurance Co., American Security Insurance Co., Assurant Payment Services, Inc., Assurant Reinsurance of Turks & Caicos, Ltd., Bankers Atlantic Reinsurance Co., Consumer Assist Network Association, Inc., Denticare of Alabama, Inc., Disability Reinsurance Management Services, Inc., Family Considerations, Inc., Federal Warranty Service Corp., Florida Office Corp., GP Legacy Place, Inc., Assurant New Ventures, Incorporated (fka Guardian Investment Services, Inc.) Guardian Travel, Inc., Insureco Agency and Services, Inc. (CA), Insureco, Inc., Interfinancial, Inc., Assurant Services Company (fka International Financial Group, Inc.),, John Alden Financial Corp., John Alden Life Insurance Co., Mortgage Group Reinsurance, Ltd., MS Diversified Corp., National Insurance Agency, Inc., North Star Marketing Corp., NSM Sales Corp., Reliable Lloyds Insurance Co., Standard Guaranty Insurance Co., Sureway, Inc., Time Insurance Co., TrackSure Insurance Agency, Inc., TS Holdings, Inc., UDC Dental California, Inc., UDC Ohio, Inc., Union Security DentalCare of Georgia, Inc., Union Security DentalCare of New Jersey, Inc., Union Security Insurance Co., Union Security Life Insurance Co. of New York, United Dental Care of Arizona, Inc., United Dental Care of Colorado, Inc., United Dental Care of Michigan, Inc., United Dental Care of Missouri, Inc., United Dental Care of New Mexico, Inc., United Dental Care of Texas, Inc., United Dental Care of Utah, Inc., US Insurance Services, United Service Protection Corp., United Service Protection, Inc., Voyager Group, Inc., Voyager Indemnity Insurance Co., and Voyager Service Warranties, Inc.

- (2) The method of allocation between the companies is subject to a written agreement. Allocation is based on separate return calculations with current credit for net losses. Intercompany tax balances are settled within 30 days of the filing of the consolidated federal income tax return. The tax allocation agreement was amended in 2013 to allocate certain taxes related to the Patient Protection and Affordable Care Act to the health insurance companies.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. B & C. The receivable from or payable to affiliates results primarily from premiums collected, net of fees paid to providers and claims paid, by an affiliate, Union Security Insurance Company ("USIC"), on behalf of the Company. The Company records its respective premium revenues for the products it underwrites. The cash remittances related to these transactions are collected or paid by USIC and then settled monthly.

Please see Note 13, Capital and Surplus, for information regarding dividends and capital contributions.

- D. Net amounts due to parent and affiliates are \$417 and included on Page 3, line 15 and net amounts receivable from parent and affiliates are \$21,254 and included on Page 2, line 23. The receivable and payable is non-interest bearing and the terms of the agreement require that the amounts are settled within 30 days of each month.
- E. The Company has not entered into any guarantees or undertakings for the benefit of an affiliate or others which will result in an actual contingent exposure of the Company's assets to liability, other than insurance contracts entered into in the ordinary course of business.
- F. The Company has a service agreement with USIC to provide and receive services relating to management, policy administration, provider fees, claims payment, member and client administration, sales and marketing, information technology and actuarial services. The Company has a federal tax allocation agreement with its ultimate parent, Assurant, Inc.

The cost allocation methods and its application utilized by the Company are subject to judgment and interpretation and may vary from year to year. Due to the subjective nature of these expense allocations, the process will be continuously reviewed by management to ensure reasonable results. Any modification in methodology resulting from management's review is considered a change in methodology and any corresponding changes will be applied on a prospective basis.

- G. The Company is 100% directly owned by Union Security Insurance Company, which is directly owned by Interfinancial Inc., which is directly owned by Assurant, Inc., New York, NY, at December 31, 2013. A chart of the current organization is included in Schedule Y, Parts 1 and 1A.
- H. The Company does not own any shares of an upstream or intermediate parent, either directly or indirectly.
- I. The Company does not own any shares in an affiliate or other related entity.
- J. The Company did not recognize any investment impairment.
- K. The Company does not own any shares in foreign investments.
- L. The Company does not have any investments in downstream non-insurance holding companies.

11. Debt

None

12. Retirement Plans, Deferred Compensation, Post employment Benefits and Compensated Absences and Other Postretirement Benefit Plans

The Company does not have any retirement plans or deferred compensation. The Company does not have employees.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has 1,000 shares of common stock authorized and 1,000 shares issued and outstanding at a par value of \$.10 at December 31, 2013.
- (2) The Company has no preferred stock outstanding.

NOTES TO FINANCIAL STATEMENTS

- (3) Ohio regulations generally do not allow the payment of dividends in any one year to exceed the greater of (a) statutory net income for the preceding year or (b) 10% of statutory surplus as of the preceding December 31.
- (4) There were no dividends paid during 2013.
- (5) Within limitation of (3) above, there are no restrictions placed on the portion of the Company profit that may be paid as ordinary dividends to stockholders.
- (6) Under Ohio statute, the Company is required to maintain total admitted assets equal to the greater of (a) 110% of the liabilities of the corporation, or (b) \$250,000. The Company is licensed in Kentucky as a Limited Health Service Organization. The Kentucky Office of Insurance requires the Company to maintain a minimum net worth of \$125,000. The Company was in compliance with both of these requirements at December 31, 2013. Under Ohio statute, the Company is required to have deposited investments with an approved custodian of not less than \$75,000. The Kentucky Office of Insurance requires the Company to maintain a deposit with a trustee acceptable to the executive director of \$50,000. At December 31, 2013 there were investments on deposit to satisfy these statutory deposit requirements.
- (7) The Company does not have any advances to surplus.
- (8) The Company does not hold any preferred stock, employee stock options or stock purchase warrants.
- (9) The Company does not have special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by each item below is follows:

a. Unrealized gains and losses:

\$ -

b. Nonadmitted asset values:

\$ 34,892

c. Separate account business:

\$ -

d. Asset valuation reserve:

\$ -

e. Provision for reinsurance:

\$ -
- (11) The Company did not issue any surplus debenture or similar obligations during the periods covered by this statement.
- (12) The quasi-reorganization is not applicable to this Company.
- (13) There have been no quasi-reorganizations in the prior 10 years.

14. Contingencies

- A. Contingent Commitments

None
- B. Assessments

The Company has not been notified of any insolvency that will result in a guaranty fund assessment against the Company at some future date.
- C. Gain Contingencies

None
- D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits

There is no litigation pending at this time against the Company.
- E. All Other Contingencies

Legal

Various lawsuits against the Company have arisen in the course of the Company's business. Further, the Company is subject to routine examination by state departments of insurance. An assessment of these examinations, contingent liabilities arising from litigation, income taxes and other matters indicate that they are not material in relation to the financial position of the Company.

Uncollected Assets

None

15. Leases

None

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company is not exposed to any significant credit concentration risk of a single issuer, excluding U.S. Government and government agencies as of December 31, 2013.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

None

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

None

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

None

20. Fair Value Measurements

- A. Assets Measured at Fair Value

- (1) The Company had no financial assets or liabilities measured and reported at fair value.

NOTES TO FINANCIAL STATEMENTS

C. Aggregate Fair Value Disclosures and Level Within the Fair Value Hierarchy

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Company has categorized its financial assets into a three-level fair value hierarchy based on the priority of the inputs to the valuation technique.

The levels of the fair value hierarchy are described below:

Level 1 inputs utilize quoted prices (unadjusted) in active markets for identical financial instruments that the Company can access.

Level 2 inputs utilize other than quoted prices included in Level 1 that are observable for the financial instrument, either directly or indirectly, for substantially the full term of the financial instrument. Level 2 inputs include quoted prices for similar financial instruments in active markets, quoted prices for identical or similar financial instruments in markets that are not active and inputs other than quoted prices that are observable in the marketplace for the financial instrument. The observable inputs are used in valuation models to calculate the fair value for the financial instrument.

Level 3 inputs are unobservable but are significant to the fair value measurement for the financial instrument, and include situations where there is little, if any, market activity for the financial instrument. These inputs reflect management's own assumptions about the assumptions a market participant would use in pricing the financial instrument.

The narrative and table below provide information regarding the fair value of financial instruments.

Bonds

Fair values for bonds are based on quoted prices in active markets.

Cash and short-term investments

The reported carrying value approximates fair value because of the short maturity of the instruments.

The following table summarizes the aggregate fair value of financial instruments and the level within the fair value hierarchy as of December 31, 2013:

Type of financial instrument	Aggregate Fair Value	Carrying Value	Level 1	Level 2
Financial assets:				
Bonds	\$ 964,221	\$ 962,942	\$ -	\$ 964,221
Cash and short-term investments	85,474	85,474	85,474	-
Total financial assets	<u>\$ 1,049,695</u>	<u>\$ 1,048,416</u>	<u>\$ 85,474</u>	<u>\$ 964,221</u>

D. Not Practicable to Estimate Fair Value

The Company held no financial instruments where it was not practicable to estimate fair value.

21. Other Items

None

22. Events Subsequent

The Company evaluated subsequent events through February 18, 2014 for the statutory statement of December 31, 2013.

On January 1, 2014, the Company will be subject to an annual fee under section 9010 of the Affordable Care Act (ACA). This annual fee will be allocated to individual health insurers based on the ratio of the amount of the entity's net premiums written during the preceding calendar year to the amount of health insurance for any U.S. health risk that is written during the preceding calendar year. A health insurance entity's portion of the annual fee becomes payable once the entity provides health insurance for any U.S. health risk for each calendar year beginning on or after January 1, 2014. As of December 31, 2013, the Company has written health insurance subject to the ACA assessment, expects to conduct health insurance business in 2014, and estimates their portion of the annual health insurance industry fee to be payable on September 30, 2014 to be \$13,500. This assessment is expected to impact risk based capital by decreasing the total adjusted capital by the amount of the fee. The risk based capital ("RBC") ratio decreased 66% from 3225% to 3159%.

A. ACA fee assessment payable	\$ 13,500
B. Assessment expected in impact RBC	-66%

(In the RBC ratio adjustment calculation, total adjusted capital on XR025, Line (1) was reduced and the General administrative expenses on XR021, Line (2) were increased by the ACA fee assessment payable.)

23. Reinsurance

None

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

None

25. Change in Incurred Claims and Claims Adjustment Expenses

Reserves as of December 31, 2012 were \$24,442. As of December 31, 2013, \$2,100 has been paid in 2013 for incurred claims and claim adjustment expenses attributable to insured events of 2012 and prior years. Reserves remaining for prior years are now \$19 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$22,323 favorable prior-year development from December 31, 2012 to December 31, 2013.

26. Intercompany Pooling Arrangements

None

NOTES TO FINANCIAL STATEMENTS

27.

Structured Settlements

None
28.

Health Care Receivables

None
29.

Participating Policies

None
30.

Premium Deficiency Reserves

None
31.

Anticipated Salvage and Subrogation

None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State Regulating?

Ohio

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2010

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2010

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

03/14/2012

3.4

By what department or departments?
Ohio Department of Insurance

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [] No [] N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [X] No [] N/A []

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.
.....

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
.....				

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PricewaterhouseCoopers, LLP, 300 Madison Avenue, New York, NY 10017-6204
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain
.....
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Eric S. Vandenberg, FSA, MAAA is an employee of Union Security Insurance Company, an affiliate company, 2323 Grand Boulevard, Kansas City, MO 64108-2670
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value

\$
- 12.2

If, yes provide explanation:
.....
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
.....
- 14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- | 1
American Bankers Association (ABA) Routing Number | 2
Issuing or Confirming Bank Name | 3
Circumstances That Can Trigger the Letter of Credit | 4
Amount |
|--|--------------------------------------|--|-------------|
| | | | |
| | | | |

16.	Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]
17.	Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]
18.	Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]

19.	Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?		Yes []	No [<input checked="" type="checkbox"/>]
20.1	Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):	20.11 To directors or other officers.....	\$	
		20.12 To stockholders not officers.....	\$	
		20.13 Trustees, supreme or grand (Fraternal Only)	\$	
20.2	Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):	20.21 To directors or other officers.....	\$	
		20.22 To stockholders not officers.....	\$	
		20.23 Trustees, supreme or grand (Fraternal Only)	\$	
21.1	Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?		Yes []	No [<input checked="" type="checkbox"/>]
21.2	If yes, state the amount thereof at December 31 of the current year:	21.21 Rented from others.....	\$	
		21.22 Borrowed from others.....	\$	
		21.23 Leased from others	\$	
		21.24 Other	\$	
22.1	Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?		Yes []	No [<input checked="" type="checkbox"/>]
22.2	If answer is yes:	22.21 Amount paid as losses or risk adjustment \$		
		22.22 Amount paid as expenses	\$	
		22.23 Other amounts paid	\$	
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?		Yes [<input checked="" type="checkbox"/>]	No []
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:		\$	21,254

24.01	Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03).....	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
24.02	If no, give full and complete information relating thereto		
24.03	For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)		
24.04	Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]
24.05	If answer to 24.04 is yes, report amount of collateral for conforming programs.	\$	
24.06	If answer to 24.04 is no, report amount of collateral for other programs.	\$	
24.07	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]
24.09	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.103	Total payable for securities lending reported on the liability page.	\$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$
		25.22 Subject to reverse repurchase agreements	\$
		25.23 Subject to dollar repurchase agreements	\$
		25.24 Subject to reverse dollar repurchase agreements	\$
		25.25 Pledged as collateral	\$
		25.26 Placed under option agreements	\$
		25.27 Letter stock or other securities restricted as to sale	\$
		25.28 On deposit with state or other regulatory body	\$ 149,932
		25.29 Other	\$ 50,025

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....
.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BMO Harris Bank N.A.	111 East Kilbourn Ave., Suite 200, Milwaukee, WI 53202
.....

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....
.....

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
Not a registered advisor ...	Assurant Asset Management	One Chase Manhattan Plaza, New York, NY 10005
.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])?
- Yes [] No [X]
- 29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 - Total		

- 29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	1,016,238	1,017,517	1,279
30.2 Preferred stocks			
30.3 Totals	1,016,238	1,017,517	1,279

- 30.4 Describe the sources or methods utilized in determining the fair values:
See Notes to Financial Statements, Note 20
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?
- Yes [X] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?
- Yes [X] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?
- Yes [X] No []
- 32.2 If no, list exceptions:

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
None
.....

34.1 Amount of payments for legal expenses, if any?\$

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
None
.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
None
.....

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only.

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above

\$

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

All years prior to most current three years:

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

All years prior to most current three years:

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

1,004,058

1,095,516

2.2

Premium Denominator

1,004,058

1,095,516

2.3

Premium Ratio (2.1/2.2)

1.000

1.000

2.4

Reserve Numerator

41,899

47,355

2.5

Reserve Denominator

41,899

47,355

2.6

Reserve Ratio (2.4/2.5)

1.000

1.000

3.1

Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits?

Yes [] No [X]

3.2

If yes, give particulars:

4.1

Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency?

Yes [X] No []

4.2

If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered?

Yes [] No [X]

5.1

Does the reporting entity have stop-loss reinsurance?

Yes [] No [X]

5.2

If no, explain:
Entity operates a prepaid dental plan and does not retain claim risk.

5.3

Maximum retained risk (see instructions)

5.31

Comprehensive Medical

\$

5.32

Medical Only

\$

5.33

Medicare Supplement

\$

5.34

Dental & Vision

\$

5.35

Other Limited Benefit Plan

\$

5.36

Other

\$

6.

Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
Entity does not retain claim risk and providers are required by contract to provide services to active members.

7.1

Does the reporting entity set up its claim liability for provider services on a service date basis?

Yes [] No [X]

7.2

If no, give details
Not applicable since the entity operates a prepaid dental plan.

8.

Provide the following information regarding participating providers:

8.1

Number of providers at start of reporting year

409

8.2

Number of providers at end of reporting year

403

9.1

Does the reporting entity have business subject to premium rate guarantees?

Yes [X] No []

9.2

If yes, direct premium earned:

9.21

Business with rate guarantees between 15-36 months

\$

58,602

9.22

Business with rate guarantees over 36 months

\$

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

GENERAL INTERROGATORIES

10.1

Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts?

Yes [] No [X]

10.2

If yes:

10.21

Maximum amount payable bonuses

\$

10.22

Amount actually paid for year bonuses

\$

10.23

Maximum amount payable withholds

\$

10.24

Amount actually paid for year withholds

\$

11.1

Is the reporting entity organized as:

11.12

A Medical Group/Staff Model,

Yes [] No [X]

11.13

An Individual Practice Association (IPA), or,

Yes [] No [X]

11.14

A Mixed Model (combination of above)?

Yes [] No [X]

11.2

Is the reporting entity subject to Minimum Net Worth Requirements?

Yes [X] No []

11.3

If yes, show the name of the state requiring such net worth.

Ohio/Kentucky

11.4

If yes, show the amount required.

\$250,000

11.5

Is this amount included as part of a contingency reserve in stockholder's equity?

Yes [] No [X]

11.6

If the amount is calculated, show the calculation

12. List service areas in which reporting entity is licensed to operate:

1
Name of Service Area
State of Ohio
State of Kentucky

13.1

Do you act as a custodian for health savings accounts?

Yes [] No [X]

13.2

If yes, please provide the amount of custodial funds held as of the reporting date.

\$

13.3

Do you act as an administrator for health savings accounts?

Yes [] No [X]

13.4

If yes, please provide the balance of funds administered as of the reporting date.

\$

FIVE-YEAR HISTORICAL DATA

	1 2013	2 2012	3 2011	4 2010	5 2009
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	1,131,519	1,106,113	1,137,659	1,159,653	1,017,088
2. Total liabilities (Page 3, Line 24)	156,150	156,223	189,095	205,160	82,005
3. Statutory surplus	250,000	250,000	250,000	250,000	250,000
4. Total capital and surplus (Page 3, Line 33)	975,369	949,890	948,564	954,493	935,083
Income Statement (Page 4)					
5. Total revenues (Line 8)	1,004,891	1,096,075	1,112,128	1,120,967	1,156,134
6. Total medical and hospital expenses (Line 18)	642,227	716,181	723,719	695,399	705,261
7. Claims adjustment expenses (Line 20)	5,704	6,275	5,425	3,367	5,676
8. Total administrative expenses (Line 21)	345,553	375,430	383,428	383,330	398,619
9. Net underwriting gain (loss) (Line 24)	11,407	(1,811)	(444)	38,871	46,578
10. Net investment gain (loss) (Line 27)	2,057	1,212	2,202	3,070	5,835
11. Total other income (Lines 28 plus 29)					
12. Net income or (loss) (Line 32)	34,531	10,251	(6,968)	(4,926)	35,520
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	17,975	(36,810)	(15,392)	133,334	22,828
Risk-Based Capital Analysis					
14. Total adjusted capital	975,369	949,890	948,564	954,493	935,083
15. Authorized control level risk-based capital	30,273	30,570	30,739	31,405	31,368
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	8,481	9,263	9,516	10,185	10,133
17. Total members months (Column 6, Line 7)	104,829	114,301	117,333	121,354	125,767
Operating Percentage (Page 4) (Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	63.9	65.3	65.1	62.0	61.0
20. Cost containment expenses	0.0	0.0	0.0	0.0	0.0
21. Other claims adjustment expenses	0.5	0.5	0.5	0.3	0.5
22. Total underwriting deductions (Line 23)	98.9	100.2	100.0	96.5	96.0
23. Total underwriting gain (loss) (Line 24)	1.1	(0.2)	0.0	3.5	4.0
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5)	2,094	2,970	5,374	5,419	3,967
25. Estimated liability of unpaid claims-[prior year (Line 13, Col. 6)]	24,143	19,415	17,748	21,530	23,809
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
30. Affiliated mortgage loans on real estate					
31. All other affiliated					
32. Total of above Lines 26 to 31					
33. Total investment in parent included in Lines 26 to 31 above.					

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories										
		1	Direct Business Only							
			2	3	4	5	6	7	8	9
States, etc.		Active Status	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Federal Employees Health Benefits Plan Premiums	Life & Annuity Premiums & Other Considerations	Property/ Casualty Premiums	Total Columns 2 Through 7	Deposit-Type Contracts
1.	Alabama	AL	N							
2.	Alaska	AK	N							
3.	Arizona	AZ	N							
4.	Arkansas	AR	N							
5.	California	CA	N							
6.	Colorado	CO	N							
7.	Connecticut	CT	N							
8.	Delaware	DE	N							
9.	District of Columbia	DC	N							
10.	Florida	FL	N							
11.	Georgia	GA	N							
12.	Hawaii	HI	N							
13.	Idaho	ID	N							
14.	Illinois	IL	N							
15.	Indiana	IN	N							
16.	Iowa	IA	N							
17.	Kansas	KS	N							
18.	Kentucky	KY	L							
19.	Louisiana	LA	N							
20.	Maine	ME	N							
21.	Maryland	MD	N							
22.	Massachusetts	MA	N							
23.	Michigan	MI	N							
24.	Minnesota	MN	N							
25.	Mississippi	MS	N							
26.	Missouri	MO	N							
27.	Montana	MT	N							
28.	Nebraska	NE	N							
29.	Nevada	NV	N							
30.	New Hampshire	NH	N							
31.	New Jersey	NJ	N							
32.	New Mexico	NM	N							
33.	New York	NY	N							
34.	North Carolina	NC	N							
35.	North Dakota	ND	N							
36.	Ohio	OH	L	1,004,058					1,004,058	
37.	Oklahoma	OK	N							
38.	Oregon	OR	N							
39.	Pennsylvania	PA	N							
40.	Rhode Island	RI	N							
41.	South Carolina	SC	N							
42.	South Dakota	SD	N							
43.	Tennessee	TN	N							
44.	Texas	TX	N							
45.	Utah	UT	N							
46.	Vermont	VT	N							
47.	Virginia	VA	N							
48.	Washington	WA	N							
49.	West Virginia	WV	N							
50.	Wisconsin	WI	N							
51.	Wyoming	WY	N							
52.	American Samoa	AS	N							
53.	Guam	GU	N							
54.	Puerto Rico	PR	N							
55.	U.S. Virgin Islands	VI	N							
56.	Northern Mariana Islands	MP	N							
57.	Canada	CAN	N							
58.	Aggregate other alien	OT	XXX							
59.	Subtotal	XXX	1,004,058						1,004,058	
60.	Reporting entity contributions for Employee Benefit Plans	XXX								
61.	Total (Direct Business)	(a) 2	1,004,058						1,004,058	
DETAILS OF WRITE-INS										
58001.		XXX								
58002.		XXX								
58003.		XXX								
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, premiums by state, etc.

Premiums are assigned to the state based on the situs of contract.

(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY
PART 1 - ORGANIZATIONAL CHART

Assurant, Inc.	Owns 100% of Family Considerations, Inc. Owns 100% of FamilySide, Inc. Owns 100% of Florida Office Corp. Owns 100% of GP Legacy Place, Inc. Owns 100% of Insureco, Inc. Owns 100% of Interfinancial Inc. Owns 100% of Union Security Life Insurance Company of New York	FEI 58-2315775 - GA CANADA FEI 13-3896525 - DE FEI 13-3882719 - DE FEI 33-0658229 - CA FEI 13-3036467 - GA FEI 13-2699219; NAIC 81477 - NY
Insureco, Inc.	Owns 100% of Assurant Reinsurance of Turks & Caicos, Ltd. Owns 100% of Insureco Agency & Insurance Services, Inc. (CA)	FEI 03-0387721 - TURKS & CAICOS FEI 95-3097622 - CA
Interfinancial Inc.	Owns 100% of ALOC Holdings ULC Owns 100% of American Bankers Insurance Group, Inc. Owns 100% of American Memorial Life Insurance Company Owns 100% of American Security Insurance Company Owns 100% of Denticare of Alabama, Inc. Owns 100% of Disability Reinsurance Management Services, Inc. Owns 100% of Guardian Travel, Inc. Owns 100% of John Alden Financial Corporation Owns 100% of Mortgage Group Reinsurance, Ltd. Owns 100% of Time Insurance Company Owns 100% of TrackSure Insurance Agency, Inc. Owns 100% of UDC Dental California, Inc. Owns 100% of Union Security DentalCare of Georgia, Inc. Owns 100% of Union Security Insurance Company Owns 100% of Solidify Software, LLC Owns 100% of NSM Sales Corporation Owns 100% of Blue Bananas, LLC Owns 100% of North Star Marketing Corporation Owns 100% of National Insurance Institute, LLC	CANADA FEI 59-1985922 - FL FEI 46-0260270; NAIC 67989 - SD FEI 58-1529575; NAIC 42978 - DE FEI 59-3063687; NAIC 12880 - AL FEI 01-0483086 - DE FEI 59-2519974 - FL FEI 59-2840712 - DE FEI 20-0101110 - BERMUDA FEI 39-0658730; NAIC 69477 - WI FEI 33-0388029 - CA FEI 33-0360239; NAIC 52031 - CA FEI 58-1909945 - GA FEI 81-0170040; NAIC 70408 - KS FEI 45-2424030 - KS FEI 65-0416844 - NV FEI 46-1896780 - WI FEI 59-2394561 - OH FEI 83-0408679 - WI
ALOC Holdings ULC	Owns 100% of Assurant Life of Canada	CANADA

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY
PART 1 - ORGANIZATIONAL CHART

American Security Insurance Company	Owns 100% of Standard Guaranty Insurance Company	FEI 58-1529579; NAIC 42986 - DE
John Alden Financial Corporation	Owns 100% of John Alden Life Insurance Company	FEI 41-0999752; NAIC 65080 - WI
Blue Bananas, LLC	Owns 100% of WePurchit.com, LLC	FEI 46-1902739 - WI
Union Security Insurance Company	Owns 100% of Dental Health Alliance, L.L.C. Owns 100% of United Dental Care of Arizona, Inc. Owns 100% of United Dental Care of Colorado, Inc. Owns 100% of United Dental Care of Michigan, Inc. Owns 100% of United Dental Care of Missouri, Inc. Owns 100% of Union Security DentalCare of New Jersey, Inc. Owns 100% of United Dental Care of New Mexico, Inc. Owns 100% of UDC Ohio, Inc. Owns 100% of United Dental Care of Texas, Inc. Owns 100% of United Dental Care of Utah, Inc.	FEI 13-3830846 - DE FEI 86-0517444; NAIC 47708 - AZ FEI 86-0631335; NAIC 52032 - CO FEI 38-2833988; NAIC 11111 - MI FEI 75-2481527; NAIC 47044 - MO FEI 52-1565653; NAIC 11244 - NJ FEI 86-0384270; NAIC 47042 - NM FEI 74-2609036; NAIC 52022 - OH FEI 75-2076282; NAIC 95142 - TX FEI 75-2635404; NAIC 95450 - UT
American Bankers Insurance Group, Inc.	Owns 100% of ABI International Owns 100% of American Bankers Dominicana, S.A. Owns 100% of American Bankers Insurance Company of Florida Owns 100% of American Bankers Life Assurance Company of Florida Owns 100% of American Bankers Management Company, Inc Owns 100% of American Reliable Insurance Company Owns 100% of Assurant Service Protection, Inc. Owns 100% of Assurant Services Canada Inc. Owns 100% of Bankers Atlantic Reinsurance Company Owns 100% of Federal Warranty Service Corporation Owns 100% of Assurant New Ventures, Incorporated (fka Guardian Investment Services, Inc.) Owns 100% of Assurant Services, LLC (fka International Financial Group, Inc.) Owns 100% of MSDiversified Corp. Owns 100% of National Insurance Agency Owns 100% of Assurant Payment Services, Inc. (fka Quail Roost Properties, Inc.) Owns 52% of Signal Holdings LLC Owns 100% of Sureway, Inc.	CAYMAN ISLANDS DOMINICAN REPUBLIC FEI 59-0593886; NAIC 10111 - FL FEI 59-0676017; NAIC 60275 - FL FEI 65-0597010 - FL FEI 41-0735002; NAIC 19615 - AZ FEI 26-3914986 - OK CANADA FEI 98-0152782 - TURKS & CAICOS FEI 36-3596362 - IL FEI 59-2720545 - FL FEI 75-2533456 - TX FEI 64-0660045 - MS FEI 59-1357775 - FL FEI 59-1414202 - FL FEI 47-0876083 - PA FEI 59-1532747 - DE

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY
PART 1 - ORGANIZATIONAL CHART

402

	Owns 100% of TS Holdings, Inc. Owns 100% of Voyager Group, Inc. Owns 100% of Voyager Service Warranties, Inc. Owns 0.01% of Cooperatieve Assurant Netherlands U.A. Owns 99% of Assurant Services Brasil, Limitada	FEI 30-0080387 - DE FEI 59-1236556 - FL FEI 59-2675787 - FL NETHERLANDS BRASIL
ABIG Holding de Espana, S.L.	Owns 96.986% of Assurant Argentina Compania de Seguros Sociedad Anonima Owns 95% of Assurant Services Argentina, S.A. Owns 99% of Assurant Holding Mexico, S. de R.L. de C.V. (fka Assurant Holding de Puerto Rico, Inc.) Owns 99% of Assurant Seguradora S.A. Owns 100% of Assurant Services de Chile, SpA Owns 98% of Assurant Servicios de Mexico, S.A. de CV Owns 99% of Rolim Consult S.A. Owns 99% of Assurant Chile Compañia de Seguros Generales S.A.	ARGENTINA ARGENTINA MEXICO BRASIL CHILE MEXICO BRASIL CHILE
ABI International	Owns 100% of Assurant Group, Limited Owns 1% of Assurant International Division Limited Owns 100% of Solutions Holdings Owns 100% of Protection Holding Cayman	UNITED KINGDOM MALTA CAYMAN ISLANDS CAYMAN ISLANDS
American Bankers General Agency, Inc.	Controls thru a management agreement - Reliable Lloyds Insurance Company	FEI 74-2289453; NAIC 28843 - TX
American Bankers Insurance Company of Florida	Owns 100% of American Bankers General Agency, Inc.	FEI 74-2135158 - TX
Assurant International Division Limited	Owns 3.014% of Assurant Argentina Compania de Seguros Sociedad Anonima Owns 5% of Assurant Services Argentina, S.A. Owns 49% of Assurant Danos Mexico S.A. Owns 1% of Assurant Seguradora S.A. Owns 2% of Assurant Servicios de Mexico, S.A. de CV Owns 100% of Assurant Services of Puerto Rico, Inc. Owns 49% of Assurant Vida Mexico S.A. Owns 100% of ABIG Holding de Espana, S.L. Owns 1% of Rolim Consult S.A.	ARGENTINA ARGENTINA MEXICO BRASIL MEXICO FEI 66-0520042 - PR MEXICO SPAIN BRASIL

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY
PART 1 - ORGANIZATIONAL CHART

	Owns 1% of Assurant Chile Compañia de Seguros Generales S.A. Owns 100% of Assurant Solutions Holding Puerto Rico, Inc. Owns 99.99% of Cooperatieve Assurant Netherlands U.A.	CHILE FEI 66-0791841 - PR NETHERLANDS
Cooperatieve Assurant Netherlands U.A.	Owns 100% of Assurant Solutions Assistance B.V.	NETHERLANDS
Assurant Servicios de Mexico, S.A. de CV	Owns 1% of Assurant Holding Mexico, S. de R.L. de C.V. (fka Assurant Holding de Puerto Rico, Inc.)	MEXICO
Assurant Solutions Holding Puerto Rico, Inc.	Owns 74% of Caribbean American Property Insurance Company Owns 100% of Caribbean American Life Assurance Company	FEI 66-0481184; NAIC 30590 - PR FEI 66-0448783; NAIC 73156 - PR
American Bankers Management Company, Inc.	Owns 100% of Consumer Assist Network Association, Inc. Owns 1% of Assurant Services Brasil, Limitada	FEI 65-0597011 - DE BRASIL
American Reliable Insurance Company	Owns 100% of U.S. Insurance Services, Inc.	FEI 59-3717622 - FL
Assurant Group LTD	Owns 100% of Assurant Direct Limited Owns 100% of Assurant General Insurance Limited Owns 100% of Assurant Life Limited Owns 100% of Assurant Services (UK) Limited Owns 100% of Assurant Intermediary Ltd. Owns 100% of Assurant Deutschland GmbH Owns 100% of Assurant Italia Agenzia di Assicurazioni s.r.l. Owns 100% of Assurant Services Italia s.r.l. Owns 100% of Assurant Solutions Spain, S.A. Owns 100% of Assurant Services Limited Owns 100% of Lifestyle Services Group Ltd.	UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM GERMANY ITALY ITALY SPAIN IRELAND UNITED KINGDOM

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY
PART 1 - ORGANIZATIONAL CHART

Lifestyle Services Group Ltd.	Owns 100% of LSG Insurance (Isle of Man Limited) Owns 100% of STAMS Holding Ltd. Owns 100% of Digital Services (UK) Ltd. Owns 100% of LSG España Ltd. Owns 100% of MobileServ 5 Ltd.	ISLE OF MAN UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM UNITED KINGDOM
STAMS Holding Ltd.	Owns 100% of STAMS Ltd.	UNITED KINGDOM
Assurant Holding Mexico, S. de R.L. de C.V.	Owns 51% of Assurant Danos Mexico S.A. Owns 51% of Assurant Vida Mexico S.A.	MEXICO MEXICO
Caribbean American Life Assurance Company	Owns 26% of Caribbean American Property Insurance Company	FEI 66-0481184; NAIC 30590 - PR
Federal Warranty Service Corporation	Owns 80% of Service Delivery Advantage, LLC	FEI 61-1455870; IL
Assurant Services, LLC	Owns 100% of Field Asset Services, LLC	FEI 45-3250626; DE
Field Asset Services, LLC	Owns 100% of FAS - AHM Utilities, LLC Owns 100% of FAS - BOA Utilities, LLC Owns 100% of FAS - Kazork Utiilties, LLC Owns 100% of FAS - Nationstar, LLC Owns 100% of FAS - Tenant Access Utilities, LLC Owns 100% of FAS - Construction Services, LLC Owns 100% of FAS - EMC Utilities, LLC Owns 100% of FAS - Litton Utility, LLC Owns 100% of FAS - OWB Utilities, LLC	FEI 80-0347578; TX FEI 80-0516897; TX FEI 38-3835319; TX FEI 90-0815128; MO FEI 01-0933247; TX FEI 90-0830188; TX FEI 30-0551051; TX FEI 90-0544963; TX FEI 80-0803912; TX
MS Diversified Corp.	Owns 100% of United Service Protection Corporation Owns 100% of United Service Protection, Inc.	FEI 64-0906751 - DE FEI 59-1794848 - FL

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE UDC OHIO, INC.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY

PART 1 - ORGANIZATIONAL CHART

Signal Holdings LLC	Owns 99.9% of CWork Solutions, LP Owns 100% of Signal GP LLC Owns 100% of Signal Northwest LLC Owns 99.9% of The Signal LP Owns 100% of TeleCom Re, Inc.	FEI 04-3706805 - PA FEI 47-0876082 - DE FEI 36-4553652 - DE FEI 22-2623205 - PA FEI 23-3055804 - FL
CWork Solutions, LP	Owns 100% of CWork Financial Management LLC	FEI 20-3810453 - DE
Signal GP LLC	Owns 0.1% of CWork Solutions, LP Owns 0.1% of The Signal LP	FEI 04-3706805 - PA FEI 22-2623205 - PA
Sureway, Inc.	Owns 100% of Assurant Consulting Company, Limited	CHINA
The Signal LP	Owns 100% of Signal Financial Management LLC	FEI 20-3810532 - DE
Telecom Re, Inc.	Owns 48% of Signal Holdings LLC	FEI 47-0876083 - PA
Voyager Group Inc.	Owns 100% of Voyager Indemnity Insurance Company	FEI 58-1455416; NAIC 40428 - GA
Solutions Holdings	Owns 100% of Solutions Cayman	CAYMAN ISLANDS
Protection Holding Cayman	Owns 99% of Assurant International Division Limited	MALTA

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