



## HEALTH QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2016  
OF THE CONDITION AND AFFAIRS OF THE  
**MANAGED DENTALGUARD INC**

NAIC Group Code 0429 0429 NAIC Company Code 14142 Employer's ID Number 27-4326698  
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile US

Licensed as business type: Dental Service Corporation

Is HMO Federally Qualified? Yes  No

Incorporated/Organized 08/09/2010 Commenced Business 10/18/2011

Statutory Home Office Crown Centre, 5005 Rockside Road #430, Independence, OH, US 44131  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 7 Hanover Square, New York, NY, US 10004  
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 7 Hanover Square, New York, NY, US 10004  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 7 Hanover Square, New York, NY, US 10004  
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.Guardianlife.com

Statutory Statement Contact Abel Hernandez, 212-919-3965  
(Name) (Area Code) (Telephone Number)  
Abel\_Hernandez@glic.com, 212-919-2583  
(E-mail Address) (FAX Number)

### OFFICERS

Chairman, President, CEO & COO Kevin Klein Treasurer Walter R Skinner  
Secretary Kristina V Fink Vice President & Appointed Actuary Sanford E Penn

### OTHER

Larry M Weiss, Controller Stuart J Shaw, Vice President John A Dolan, Assistant Secretary  
Harris Oliner, Assistant Secretary

### DIRECTORS OR TRUSTEES

Kevin Klein Sharri L Norman Larry M Weiss

State of \_\_\_\_\_ SS: \_\_\_\_\_  
County of \_\_\_\_\_

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.

Sanford E Penn  
Vice President & Appointed Actuary

Larry Weiss  
Controller

Subscribed and sworn to before me this  
day of \_\_\_\_\_

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

Yes  No

## STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

## ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	383,442		383,442	383,105
2. Stocks:				
2.1 Preferred stocks .....			0	
2.2 Common stocks .....			0	
3. Mortgage loans on real estate:				
3.1 First liens .....			0	
3.2 Other than first liens .....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....			0	
4.2 Properties held for the production of income (less \$ encumbrances) .....			0	
4.3 Properties held for sale (less \$ encumbrances) .....			0	
5. Cash (\$ 144,183 ), cash equivalents (\$ 0 ) and short-term investments (\$ 0 ) .....	144,183		144,183	84,960
6. Contract loans (including \$ premium notes) .....			0	
7. Derivatives .....			0	
8. Other invested assets .....			0	
9. Receivables for securities .....			0	
10. Securities lending reinvested collateral assets .....			0	
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	527,625	0	527,625	468,065
13. Title plants less \$ charged off (for Title insurers only) .....			0	
14. Investment income due and accrued .....	1,392		1,392	477
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	3,272	233	3,039	4,550
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums) .....			0	
15.3 Accrued retrospective premiums (\$ ) and contracts subject to redetermination (\$ ) .....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....			0	
16.2 Funds held by or deposited with reinsured companies .....			0	
16.3 Other amounts receivable under reinsurance contracts .....			0	
17. Amounts receivable relating to uninsured plans .....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	3,923
18.2 Net deferred tax asset .....	472	472	0	0
19. Guaranty funds receivable or on deposit .....			0	
20. Electronic data processing equipment and software .....			0	
21. Furniture and equipment, including health care delivery assets (\$ ) .....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	
23. Receivables from parent, subsidiaries and affiliates .....	4,134		4,134	7,832
24. Health care (\$ ) and other amounts receivable .....			0	
25. Aggregate write-ins for other than invested assets .....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	536,895	705	536,190	484,847
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	
28. Total (Lines 26 and 27) .....	536,895	705	536,190	484,847
<b>DETAILS OF WRITE-INS</b>				
1101. .....				
1102. .....				
1103. .....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. .....				
2502. .....				
2503. .....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	0	0	0	0

## LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded) .....	20,261		20,261	29,768
2. Accrued medical incentive pool and bonus amounts .....			0	
3. Unpaid claims adjustment expenses .....		322	322	777
4. Aggregate health policy reserves, including the liability of \$ 0 for medical loss ratio rebate per the Public Health Service Act .....			0	0
5. Aggregate life policy reserves .....			0	
6. Property/casualty unearned premium reserve .....			0	
7. Aggregate health claim reserves .....			0	
8. Premiums received in advance .....		2,356	2,356	3,728
9. General expenses due or accrued .....		4,974	4,974	5,989
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized gains (losses)) .....		5,995	5,995	0
10.2 Net deferred tax liability .....			0	
11. Ceded reinsurance premiums payable .....			0	
12. Amounts withheld or retained for the account of others .....		1,498	1,498	1,414
13. Remittances and items not allocated .....			0	
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current) .....			0	
15. Amounts due to parent, subsidiaries and affiliates .....		9,776	9,776	3,852
16. Derivatives .....			0	
17. Payable for securities .....			0	
18. Payable for securities lending .....			0	
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers) .....			0	
20. Reinsurance in unauthorized and certified (\$ ) companies .....			0	
21. Net adjustments in assets and liabilities due to foreign exchange rates .....			0	
22. Liability for amounts held under uninsured plans .....			0	
23. Aggregate write-ins for other liabilities (including \$ current) .....	0	0	0	0
24. Total liabilities (Lines 1 to 23) .....	20,261	24,921	45,182	45,528
25. Aggregate write-ins for special surplus funds .....	XXX	XXX	0	5,724
26. Common capital stock .....	XXX	XXX	10	10
27. Preferred capital stock .....	XXX	XXX		
28. Gross paid in and contributed surplus .....	XXX	XXX	299,990	299,990
29. Surplus notes .....	XXX	XXX		
30. Aggregate write-ins for other than special surplus funds .....	XXX	XXX	0	0
31. Unassigned funds (surplus) .....	XXX	XXX	191,008	133,595
32. Less treasury stock, at cost: 32.1 shares common (value included in Line 26 \$ ) .....	XXX	XXX		
32.2 shares preferred (value included in Line 27 \$ ) .....	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32) .....	XXX	XXX	491,008	439,319
34. Total liabilities, capital and surplus (Lines 24 and 33) .....	XXX	XXX	536,190	484,847
<b>DETAILS OF WRITE-INS</b>				
2301. ....				
2302. ....				
2303. ....				
2398. Summary of remaining write-ins for Line 23 from overflow page .....	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above) .....	0	0	0	0
2501. Est. ACA Payable in Subsq Yr .....	XXX	XXX		5,724
2502. ....	XXX	XXX		
2503. ....	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	XXX	XXX	0	5,724
3001. ....	XXX	XXX		
3002. ....	XXX	XXX		
3003. ....	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page .....	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above) .....	XXX	XXX	0	0

**STATEMENT OF REVENUE AND EXPENSES**

	Current Year To Date		Prior Year To Date	Prior Year Ended December 31
	1 Uncovered	2 Total	3 Total	4 Total
1. Member Months .....	XXX	14,658	15,812	21,060
2. Net premium income ( including \$ non-health premium income).....	XXX	228,925	244,271	327,086
3. Change in unearned premium reserves and reserve for rate credits.....	XXX		380	380
4. Fee-for-service (net of \$ medical expenses).....	XXX			
5. Risk revenue .....	XXX			
6. Aggregate write-ins for other health care related revenues .....	XXX	0	0	0
7. Aggregate write-ins for other non-health revenues .....	XXX	0	0	0
8. Total revenues (Lines 2 to 7) .....	XXX	228,925	244,651	327,466
<b>Hospital and Medical:</b>				
9. Hospital/medical benefits .....				
10. Other professional services .....		111,283	121,084	177,164
11. Outside referrals .....			127	
12. Emergency room and out-of-area .....				127
13. Prescription drugs .....				
14. Aggregate write-ins for other hospital and medical .....	0	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts .....				
16. Subtotal (Lines 9 to 15) .....	0	111,283	121,211	177,291
<b>Less:</b>				
17. Net reinsurance recoveries .....				
18. Total hospital and medical (Lines 16 minus 17) .....	0	111,283	121,211	177,291
19. Non-health claims (net) .....				
20. Claims adjustment expenses, including \$ cost containment expenses .....		1,613		2,465
21. General administrative expenses .....		36,784	44,391	53,755
22. Increase in reserves for life and accident and health contracts (including \$ increase in reserves for life only) .....				
23. Total underwriting deductions (Lines 18 through 22).....	0	149,680	165,602	233,511
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX	79,245	79,049	93,955
25. Net investment income earned .....		3,093	2,685	3,644
26. Net realized capital gains (losses) less capital gains tax of \$ .....				
27. Net investment gains (losses) (Lines 25 plus 26) .....	0	3,093	2,685	3,644
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ )] (amount charged off \$ )] .....				
29. Aggregate write-ins for other income or expenses .....	0	0	0	0
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	82,338	81,734	97,599
31. Federal and foreign income taxes incurred .....	XXX	30,499	30,736	36,300
32. Net income (loss) (Lines 30 minus 31) .....	XXX	51,839	50,998	61,299
<b>DETAILS OF WRITE-INS</b>				
0601.....	XXX			
0602.....	XXX			
0603.....	XXX			
0698. Summary of remaining write-ins for Line 6 from overflow page .....	XXX	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above) .....	XXX	0	0	0
0701.....	XXX			
0702.....	XXX			
0703.....	XXX			
0798. Summary of remaining write-ins for Line 7 from overflow page .....	XXX	0	0	0
0799. Totals (Lines 0701 through 0703 plus 0798)(Line 7 above) .....	XXX	0	0	0
1401.....				
1402.....				
1403.....				
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above) .....	0	0	0	0
2901.....				
2902.....				
2903.....				
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above) .....	0	0	0	0

**STATEMENT OF REVENUE AND EXPENSES (Continued)**

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
33. Capital and surplus prior reporting year.....	439,319	376,077	376,077
34. Net income or (loss) from Line 32 .....	51,839	50,998	61,299
35. Change in valuation basis of aggregate policy and claim reserves .....			
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....			
37. Change in net unrealized foreign exchange capital gain or (loss).....			
38. Change in net deferred income tax .....	354	(37)	4
39. Change in nonadmitted assets .....	(504)	2,063	1,939
40. Change in unauthorized and certified reinsurance .....	0		
41. Change in treasury stock .....	0		
42. Change in surplus notes .....	0		
43. Cumulative effect of changes in accounting principles.....			
44. Capital Changes:			
44.1 Paid in .....	0	0	0
44.2 Transferred from surplus (Stock Dividend).....	0		
44.3 Transferred to surplus.....			
45. Surplus adjustments:			
45.1 Paid in .....	0	0	0
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 .....	0	0	0
48. Net change in capital & surplus (Lines 34 to 47) .....	51,689	53,024	63,242
49. Capital and surplus end of reporting period (Line 33 plus 48)	491,008	429,101	439,319
<b>DETAILS OF WRITE-INS</b>			
4701. ....			
4702. ....			
4703. ....			
4798. Summary of remaining write-ins for Line 47 from overflow page .....	0	0	0
4799. Totals (Lines 4701 through 4703 plus 4798)(Line 47 above)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)  
**CASH FLOW**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	228,914	247,953	332,691
2. Net investment income .....	1,841	1,685	3,348
3. Miscellaneous income .....	0	0	0
4. Total (Lines 1 to 3) .....	230,755	249,638	336,039
5. Benefit and loss related payments .....	120,790	124,695	174,993
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7. Commissions, expenses paid and aggregate write-ins for deductions .....	39,866	45,035	56,563
8. Dividends paid to policyholders .....			
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	20,581	16,711	36,904
10. Total (Lines 5 through 9) .....	181,237	186,441	268,460
11. Net cash from operations (Line 4 minus Line 10) .....	49,518	63,197	67,579
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	0	0	0
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	0	0	0
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	0	0	49,445
13.2 Stocks .....	0	0	0
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	0	0	0
13.6 Miscellaneous applications .....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	0	0	49,445
14. Net increase (or decrease) in contract loans and premium notes .....	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	0	0	(49,445)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0	0
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0	0
16.5 Dividends to stockholders .....	0	0	0
16.6 Other cash provided (applied) .....	9,705	11,278	(4,021)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	9,705	11,278	(4,021)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	59,223	74,475	14,113
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	84,960	70,847	70,847
19.2 End of period (Line 18 plus Line 19.1) .....	144,183	145,322	84,960

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

## STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

## EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefit Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
		2 Individual	3 Group							
<b>Total Members at end of:</b>										
1. Prior Year	1,744	0	0	0	0	1,744	0	0	0	0
2. First Quarter	1,663	0	0	0	0	1,663	0	0	0	0
3. Second Quarter	1,699	0	0	0	0	1,699	0	0	0	0
4. Third Quarter	1,594					1,594				
5. Current Year	0									
6. Current Year Member Months	14,658					14,658				
<b>Total Member Ambulatory Encounters for Period:</b>										
7. Physician	.92					.92				
8. Non-Physician	0									
9. Total	92	0	0	0	0	92	0	0	0	0
10. Hospital Patient Days Incurred	0									
11. Number of Inpatient Admissions	0									
12. Health Premiums Written (a)	228,925					228,925				
13. Life Premiums Direct	0									
14. Property/Casualty Premiums Written	0									
15. Health Premiums Earned	228,925					228,925				
16. Property/Casualty Premiums Earned	0									
17. Amount Paid for Provision of Health Care Services	120,790					120,790				
18. Amount Incurred for Provision of Health Care Services	111,283					111,283				

(a) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ .....

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

**CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)**

**Aging Analysis of Unpaid Claims**

1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 Days	6 Over 120 Days	7 Total
<b>Claims Unpaid (Reported)</b>						
0299999 Aggregate accounts not individually listed-uncovered						0
0399999 Aggregate accounts not individually listed-covered	5,491	4,899	2,060	1,704	6,107	20,261
0499999 Subtotals	5,491	4,899	2,060	1,704	6,107	20,261
0599999 Unreported claims and other claim reserves						
0699999 Total amounts withheld						
0799999 Total claims unpaid						20,261
0899999 Accrued medical incentive pool and bonus amounts						

## STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

## UNDERWRITING AND INVESTMENT EXHIBIT

## ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid Year to Date		Liability End of Current Quarter		5	6 Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid Dec. 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (hospital and medical) .....					0	0
2. Medicare Supplement .....					0	0
3. Dental Only .....	13,841	106,949	2,134	18,127	15,975	29,768
4. Vision Only .....					0	0
5. Federal Employees Health Benefits Plan .....					0	0
6. Title XVIII - Medicare .....					0	0
7. Title XIX - Medicaid .....					0	0
8. Other health .....					0	0
9. Health subtotal (Lines 1 to 8) .....	13,841	106,949	2,134	18,127	15,975	29,768
10. Healthcare receivables (a) .....					0	0
11. Other non-health .....					0	0
12. Medical incentive pools and bonus amounts .....					0	0
13. Totals (Lines 9-10+11+12)	13,841	106,949	2,134	18,127	15,975	29,768

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

# NOTES TO FINANCIAL STATEMENTS

## 1. Summary of Significant Accounting Policies

### A. Accounting Practices

#### Basis of Presentation

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

The Ohio Department of Insurance (ODI) requires insurance companies domiciled therein to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) subject to any deviations prescribed or permitted by the TDI. There are no material differences between the Company's surplus and net income (loss) calculated in accordance with the ODI and NAIC SAP for the quarter ending September 30, 2016.

	<b>State of Domicile</b>	<b>2016</b>	<b>2015</b>
<b>Net Income</b>			
(1) Net Income, state basis (Page 4, Line 32, Columns 2 & 3)	Ohio	\$ 51,839	\$ 61,299
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	\$ -	\$ -
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	\$ -	\$ -
(4) Net Income, NAIC SAP (1-2-3=4)	Ohio	\$ 51,839	\$ 61,299
<b>Surplus</b>			
(5) Statutory surplus, state basis (Page 3, Line 33, Columns 3 & 4)	Ohio	\$ 491,008	\$ 439,319
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	\$ -	\$ -
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	\$ -	\$ -
(8) Statutory Surplus, NAIC SAP (5-6-7=8)	Ohio	\$ 491,008	\$ 439,319

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

The preparation of financial statements in accordance with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of admitted assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses for each reporting period. Actual results could differ from those estimates.

#### C. Accounting Policy

Dental premiums are earned ratably over the terms of the related insurance policies.

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. The Company's investments in fixed maturity securities are valued using prices provided by third party pricing vendors. The pricing vendors determine the prices using market inputs, including benchmark yields, reported trades, broker-dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers and reference data. Bonds are stated at amortized cost using the interest method.
3. None
4. None
5. None
6. None
7. None
8. None
9. Not Applicable
10. Not Applicable
11. The estimate for incurred but not reported dental claims is based on actuarial projections of costs using historical claims paid data. Estimates are continually monitored and reviewed and, as settlements are made or estimates adjusted, differences are reflected in current operations. Such estimates are subject to the impact of changes in the regulatory environment and economic conditions. Given the inherent nature of such estimates, the actual liability could differ significantly from the amounts provided. Actual future experience will generally differ from assumptions used to determine claim liabilities.
12. Not Applicable
13. Not Applicable
14. Premium revenue is recognized in the period in which the member is entitled to receive dental services.
15. Other Professional Services for Benefits include claims incurred and capitation expense to dental network providers.
16. The provision for federal income taxes is based on income from operations currently taxable. In accordance with the Company's state of domicile, the Company recognizes deferred income taxes for temporary differences between financial statement carrying amounts of assets and liabilities and their related tax basis. Realized gains and losses are reported net of applicable federal income taxes. Increases or decreases in certain federal income tax assets and liabilities established in prior years are reflected as adjustments to surplus.
17. Net investment income includes interest and dividends received or accrued on investments. It also includes amortization of any purchase premium or discount using the interest method, adjusted retrospectively for any change in estimated yield to maturity. Investment income due and accrued that is deemed uncollectible is charged against net investment income in the period such determination is made.

## 2. Accounting Changes and Corrections of Errors

None

# NOTES TO FINANCIAL STATEMENTS

**3. Business Combinations and Goodwill**  
Not Applicable

**4. Discontinued Operations**  
Not Applicable

**5. Investments**

A. Mortgage Loans, including Mezzanine Real Estate Loans  
The Company owns no mortgage loan assets.

B. Debt Restructuring  
The Company owns no investments which have had a debt restructuring.

C. Reverse Mortgages  
The Company owns no reverse mortgage assets.

D. Loan-Backed Securities  
The Company owns no loan backed securities.

E. Repurchase Agreements and/or Securities Lending Transactions  
The Company owns no repurchase agreements. The Company has not entered into any securities lending transactions.

F. Real Estate  
The Company owns no real estate assets.

G. Investment in Low Income Housing Tax Credits  
The Company owns no investments in low income housing.

H. Restricted Assets  
The Company restricted assets as of September 30, 2016 and December 31, 2015 are as follows:

1	2	3	4	5	
1	Total Gross Restricted from Current Year	Total Gross Restricted from Prior Year	Increase/(Decrease) (1 minus 2)	Total Current Year Admitted Restricted	Percentage Gross Restricted to Total Assets
a Restricted Asset Category: Subject to contractual obligation for which liability is not shown	0.00		0.00		0.000
b Collateral held under security lending agreements	0.00		0.00		0.000
c Subject to repurchase agreements	0.00		0.00		0.000
d Subject to reverse repurchase agreements	0.00		0.00		0.000
e Subject to dollar repurchase agreements	0.00		0.00		0.000
f Subject to dollar reverse repurchase agreements	0.00		0.00		0.000
g Placed under option contracts	0.00		0.00		0.000
h Letter stock or securities restricted as to sale	0.00		0.00		0.000
i. On deposit with states	\$ 75,623	\$ 75,064	\$ 559	\$ 75,623	0.7%
j On deposit with other regulatory bodies	0.00		0.00		0.000
k Pledged as collateral not captured in other categories	0.00		0.00		0.000
l Other restricted assets	0.00		0.00		0.000
m Total Restricted Assets	\$ 75,623	\$ 75,064	\$ 559	\$ 75,623	0.7%

**6. Joint Ventures, Partnerships and Limited Liability Companies**

None

# NOTES TO FINANCIAL STATEMENTS

## 7. Investment Income

Net Investment Income, including accrual of discount and amortization of premium, arose from the following sources for the quarter ending September 30, 2016:

		<b>2016</b>	<b>2015</b>
Bonds	\$	3,093	3,644
Cash and short term investments			
Gross investment income		<u>3,093</u>	<u>3,644</u>
Less:investment expenses		<u>-</u>	<u>-</u>
Net investment income	\$	<u>3,093</u>	<u>3,644</u>

## 8. Derivative Instruments

None

## 9. Income Taxes

No significant changes from December 31, 2015.

## 10. Information Concerning Parent, Subsidiaries and Affiliates

A.B.C The Company is a wholly owned subsidiary of First Commonwealth, Inc. (FCW). FCW is a wholly owned subsidiary of The Guardian Life Insurance Company of America (Guardian), therefore by the law of transitive relations, the Company is a wholly owned subsidiary of its ultimate Parent – Guardian.

The Company has entered into a management services agreement with the Parent. Under this agreement, the Parent performs billing and accounting, claims administration, facilities and personnel, financial, information systems, marketing, member services, underwriting and actuarial and product design and development services for the Company. This agreement may be terminated upon either party giving sixty days written notice.

D. At September 30, 2016 the Parent had obligations to the Company in the amount of \$4,134. This amount relates to advance premiums collected by the Parent on behalf of the Company and administrative expenses. These amounts were settled within 15 days. At September 30, 2016, the Company had obligations to the Parent in the amount of \$9,776. This amount relates to amounts due under the management services agreement. These amounts were settled within 15 days.

E. Not applicable

F. The Company has entered into a management services agreement with the Parent. Under this agreement, the Parent performs billing and accounting, claims administration, facilities and personnel, financial, information systems, marketing, member services, underwriting, actuarial and product design and development services for the Company. For these services, the Company was charged \$12,020 for the quarter ending September 30, 2016. This agreement may be terminated upon sixty days written notice.

G. Not applicable

H. Not applicable

I. Not applicable

J. Not applicable

K. Not applicable

L. Not applicable

M. Not applicable

## 11. Debt

A. Capital Notes

None

B. All Other Debt

None

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

Not Applicable

## 13. Capital and Surplus, Shareholders' Dividend Restrictions

- (1) Common stock, \$1 par value; 10 shares authorized, 10 shares issued and outstanding, as of September 30, 2016.
- (2) The Company has no preferred stock outstanding.
- (3) Not Applicable

# NOTES TO FINANCIAL STATEMENTS

- (4) The Company had no plans to declare a dividend as of September 30, 2016.
- (5) An ordinary dividend cannot exceed the net income of the year just ended.
- (6) The Affordable Care Act (ACA) imposes an assessment on entities that issue health insurance for each calendar year. The amount of the assessment for the reporting entity is based on the ratio of the amount of an entity's net health insurance premiums written for the previous calendar year compared to the aggregate net premiums written by all United States health insurance providers for the previous calendar year. The IRS institutes the 2017 moratorium on annual fee on health insurance providers where the collection of health insurance provider fee is suspended. There was no reclassification from unassigned surplus to special surplus funds as of September 30, 2016. The State of Ohio statutes and related regulations of the Ohio Department of Insurance require the Company to maintain a minimum net worth of \$250,000. The State of Ohio also requires that the Company maintain a \$75,000 statutory deposit.
- (7) Not Applicable
- (8) Not Applicable
- (9) Not Applicable
- (10) Not Applicable
- (11) The company has not issued any surplus notes
- (12) Not Applicable
- (13) Not Applicable

## 14. Contingencies

None

## 15. Leases

None

## 16. Information About Financial Instruments

None

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

None for all categories

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

None for all categories

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

None

## 20. Fair Value Measurements

Not Applicable

## 21. Other Items

### A. Extraordinary Items

Not Applicable.

### B. Troubled Debt Restructuring: Debtors

Not Applicable.

### C. Other Disclosures

#### 1. Revenue Recognition

No significant changes from December 31, 2015.

#### 2. Other Professional Services for Benefits

No significant changes from December 31, 2015.

#### 3. Federal Income Taxes

No significant changes from December 31, 2015.

#### 4. Net Investment Income

No significant changes from December 31, 2015.

#### 5. Supplemental Health Care Exhibit

# NOTES TO FINANCIAL STATEMENTS

The Company only writes dental business, it does not write comprehensive major medical health business. Therefore, the Company is not required to file the Supplemental Health Care Exhibit.

6. The Company has non-admitted assets in uncollected premiums of \$705 at September 30, 2016. The Company routinely assesses the collectability of these receivables.

D. Business Interruption Insurance Recoveries  
Not Applicable.

E. State Transferable and Non-transferable Tax Credits  
Not Applicable.

F. Subprime-Mortgage- Related Risk Exposure  
Not Applicable.

G. Retained Assets  
Not Applicable.

H. Offsetting and Netting of Assets and Liabilities  
Not Applicable

I. Joint and Several Liabilities  
Not Applicable

J. Risk Sharing Provisions of the Affordable Care Act

The risk sharing provisions of the Affordable Care Act do not apply to any of the Guardian current products as we do not offer medical insurance coverage on the exchange.

## 22. Events Subsequent

Type I – Recognized Subsequent Events  
Not Applicable

Type II – Non-recognized Subsequent Events  
Not Applicable

## 23. Reinsurance

None for all categories

## 24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

None

## 25. Change in Incurred Claims and Claim Adjustment Expenses

Reserves as of September 30, 2016 were \$20,261. As of 9/30/2016, \$13,841 was paid for incurred claims for dental services provided in 2015 or prior. Reserves remaining for prior years are now \$2,134 as a result of re-estimation of unpaid claims. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The 9/30/2016 reserve is (\$9,507), 31.94% lower than 12/31/2015 reserve.

The Company's claims liability, claims incurred, claims payments and other professional services for benefits, including capitation, for the period ending September 30, 2016 and December 31, 2015 are as follows:

	9/30/2016	12/31/2016
Claims unpaid, beginning of year	\$29,768	\$27,470
Incurred related to:		
Current year	125,075	191,966
Prior year	(13,793)	(14,675)
Total incurred	111,283	177,291
Paid related to:		
Current year	106,948	162,584
Prior year	13,841	12,409
Total paid	120,790	174,993
Claims unpaid, end of year	\$20,261	\$29,768

## **NOTES TO FINANCIAL STATEMENTS**

**26. Intercompany Pooling Arrangements**

None

**27. Structured Settlements**

None

**28. Health Care Receivables**

None

**29. Participating Policies**

None

**30. Premium Deficiency Reserves**

None

**31. Anticipated Salvage and Subrogation**

None

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)  
**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES**

**GENERAL**

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [ X ]
- 1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]
- 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 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 and 1A. Yes [ X ] No [ ]
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [ X ]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.

- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]
- 4.2 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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [ ] N/A [ X ] If yes, attach an explanation.

- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ..... 12/31/2013
- 6.2 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. ..... 12/31/2013
- 6.3 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). ..... 06/03/2015
- 6.4 By what department or departments?  
New York Department of Financial Services
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ X ] No [ ] N/A [ ]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] No [ ] N/A [ ]

- 7.1 Has this 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 ]

- 7.2 If yes, give full information:

- 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 [ X ] No [ ]

- 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Park Avenue Securities, LLC .....	New York, NY .....	NO..	NO..	NO..	YES..
RS Investment Management Co. LLC .....	San Francisco, CA .....	NO..	NO..	NO..	YES..
Park Avenue Institutional Advisers LLC .....	New York, NY .....	NO..	NO..	NO..	YES..
RS Funds Distributer LLC .....	San Francisco .....	NO..	NO..	NO..	YES..

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)  
**GENERAL INTERROGATORIES**

- 9.1 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 [  ] 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.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? ..... Yes [  ] No [  ]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [  ] No [  ]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

**FINANCIAL**

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [  ] No [  ]  
 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ 4,134

**INVESTMENT**

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ..... Yes [  ] No [  ]  
 11.2 If yes, give full and complete information relating thereto:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$ .....  
 13. Amount of real estate and mortgages held in short-term investments: ..... \$ .....

- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes [  ] No [  ]  
 14.2 If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$ 0	\$ .....
14.22 Preferred Stock .....	\$ 0	\$ .....
14.23 Common Stock .....	\$ 0	\$ .....
14.24 Short-Term Investments .....	\$ 0	\$ .....
14.25 Mortgage Loans on Real Estate .....	\$ 0	\$ .....
14.26 All Other .....	\$ 0	\$ .....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$ 0	\$ .....
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ 0	\$ .....

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? ..... Yes [  ] No [  ]  
 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [  ] No [  ]  
 If no, attach a description with this statement.

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)  
**GENERAL INTERROGATORIES**

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ ..... 0
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ ..... 0
16.3 Total payable for securities lending reported on the liability page.	\$ ..... 0

17. 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 [  ] No [  ]

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

1 Name of Custodian(s)	2 Custodian Address
JP Morgan Chase .....	270 Park Avenue, Floor 41, New York, NY 10017 .....

17.2 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)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [  ] No [  ]

17.4 If yes, give full information relating thereto:

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

17.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/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	2 Name(s)	3 Address

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [  ] No [  ]

18.2 If no, list exceptions:

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)  
**GENERAL INTERROGATORIES**

**PART 2 - HEALTH**

1. Operating Percentages:

1.1 A&H loss percent .....	48.6 %
1.2 A&H cost containment percent .....	%
1.3 A&H expense percent excluding cost containment expenses .....	16.1 %
2.1 Do you act as a custodian for health savings accounts? .....	Yes [ ] No [ X ]
2.2 If yes, please provide the amount of custodial funds held as of the reporting date .....	\$.....
2.3 Do you act as an administrator for health savings accounts? .....	Yes [ ] No [ X ]
2.4 If yes, please provide the balance of the funds administered as of the reporting date .....	\$.....

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

## **SCHEDULE S - CEDED REINSURANCE**

Showing All New Reinsurance Treaties - Current Year to Date

**None**

**SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS**

Current Year to Date - Allocated by States and Territories

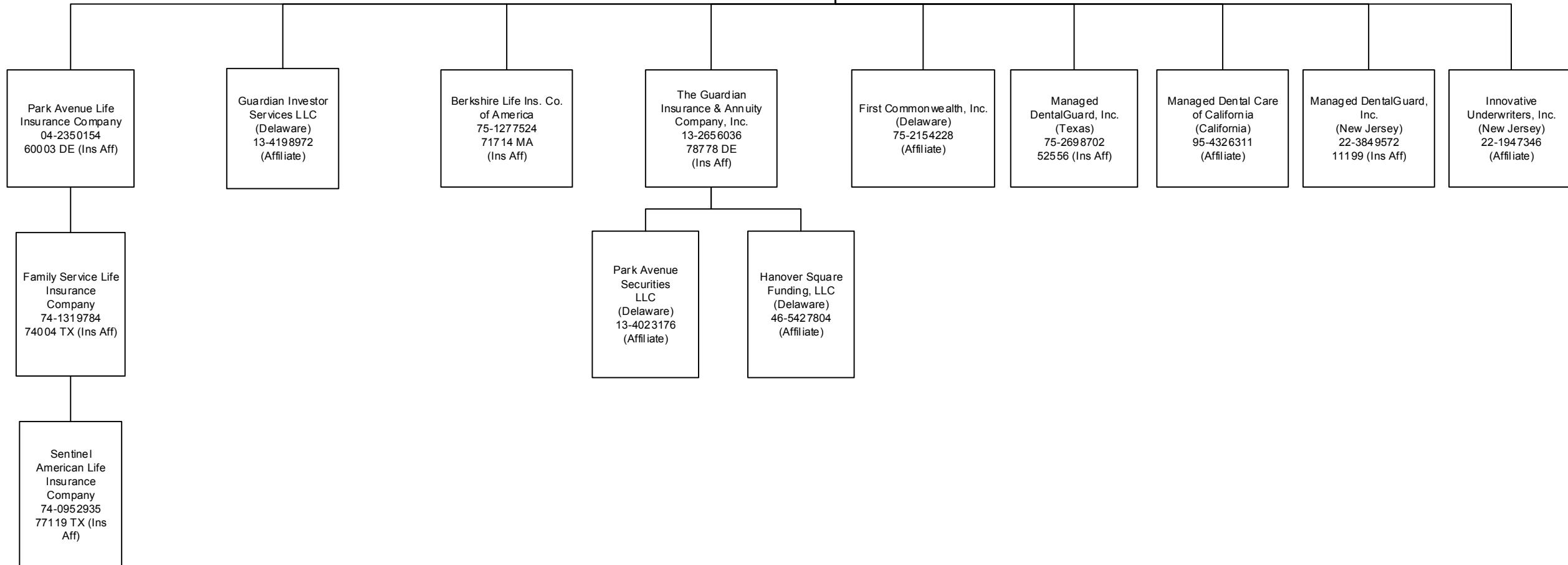
States, etc.	1 Active Status	Direct Business Only							
		2 Accident and Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 Federal Employees Health Benefits Program Premiums	6 Life and Annuity Premiums & Other Considerations	7 Property/Casualty Premiums	8 Total Columns 2 Through 7	9 Deposit-Type Contracts
1. Alabama .....	AL .....	N .....						0 .....	
2. Alaska .....	AK .....	N .....						0 .....	
3. Arizona .....	AZ .....	N .....						0 .....	
4. Arkansas .....	AR .....	N .....						0 .....	
5. California .....	CA .....	N .....						0 .....	
6. Colorado .....	CO .....	N .....						0 .....	
7. Connecticut .....	CT .....	N .....						0 .....	
8. Delaware .....	DE .....	N .....						0 .....	
9. District of Columbia .....	DC .....	N .....						0 .....	
10. Florida .....	FL .....	N .....						0 .....	
11. Georgia .....	GA .....	N .....						0 .....	
12. Hawaii .....	HI .....	N .....						0 .....	
13. Idaho .....	ID .....	N .....						0 .....	
14. Illinois .....	IL .....	N .....						0 .....	
15. Indiana .....	IN .....	N .....						0 .....	
16. Iowa .....	IA .....	N .....						0 .....	
17. Kansas .....	KS .....	N .....						0 .....	
18. Kentucky .....	KY .....	N .....						0 .....	
19. Louisiana .....	LA .....	N .....						0 .....	
20. Maine .....	ME .....	N .....						0 .....	
21. Maryland .....	MD .....	N .....						0 .....	
22. Massachusetts .....	MA .....	N .....						0 .....	
23. Michigan .....	MI .....	N .....						0 .....	
24. Minnesota .....	MN .....	N .....						0 .....	
25. Mississippi .....	MS .....	N .....						0 .....	
26. Missouri .....	MO .....	N .....						0 .....	
27. Montana .....	MT .....	N .....						0 .....	
28. Nebraska .....	NE .....	N .....						0 .....	
29. Nevada .....	NV .....	N .....						0 .....	
30. New Hampshire .....	NH .....	N .....						0 .....	
31. New Jersey .....	NJ .....	N .....						0 .....	
32. New Mexico .....	NM .....	N .....						0 .....	
33. New York .....	NY .....	N .....						0 .....	
34. North Carolina .....	NC .....	N .....						0 .....	
35. North Dakota .....	ND .....	N .....						0 .....	
36. Ohio .....	OH .....	L .....	228,925 .....					228,925 .....	
37. Oklahoma .....	OK .....	N .....						0 .....	
38. Oregon .....	OR .....	N .....						0 .....	
39. Pennsylvania .....	PA .....	N .....						0 .....	
40. Rhode Island .....	RI .....	N .....						0 .....	
41. South Carolina .....	SC .....	N .....						0 .....	
42. South Dakota .....	SD .....	N .....						0 .....	
43. Tennessee .....	TN .....	N .....						0 .....	
44. Texas .....	TX .....	N .....						0 .....	
45. Utah .....	UT .....	N .....						0 .....	
46. Vermont .....	VT .....	N .....						0 .....	
47. Virginia .....	VA .....	N .....						0 .....	
48. Washington .....	WA .....	N .....						0 .....	
49. West Virginia .....	WV .....	N .....						0 .....	
50. Wisconsin .....	WI .....	N .....						0 .....	
51. Wyoming .....	WY .....	N .....						0 .....	
52. American Samoa .....	AS .....	N .....						0 .....	
53. Guam .....	GU .....	N .....						0 .....	
54. Puerto Rico .....	PR .....	N .....						0 .....	
55. U.S. Virgin Islands .....	VI .....	N .....						0 .....	
56. Northern Mariana Islands .....	MP .....	N .....						0 .....	
57. Canada .....	CAN .....	N .....						0 .....	
58. Aggregate Other Aliens .....	OT .....	XXX .....	0 .....	0 .....	0 .....	0 .....	0 .....	0 .....	0 .....
59. Subtotal .....		XXX .....	228,925 .....	0 .....	0 .....	0 .....	0 .....	228,925 .....	0 .....
60. Reporting Entity Contributions for Employee Benefit Plans .....		XXX .....							0 .....
61. Totals (Direct Business) .....	(a) 1 .....	228,925 .....	0 .....	0 .....	0 .....	0 .....	0 .....	228,925 .....	0 .....
DETAILS OF WRITE-INS									
58001 .....		XXX .....							
58002 .....		XXX .....							
58003 .....		XXX .....							
58998. Summary of remaining write-ins for Line 58 from overflow page .....		XXX .....	0 .....	0 .....	0 .....	0 .....	0 .....	0 .....	0 .....
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....		XXX .....	0 .....	0 .....	0 .....	0 .....	0 .....	0 .....	0 .....

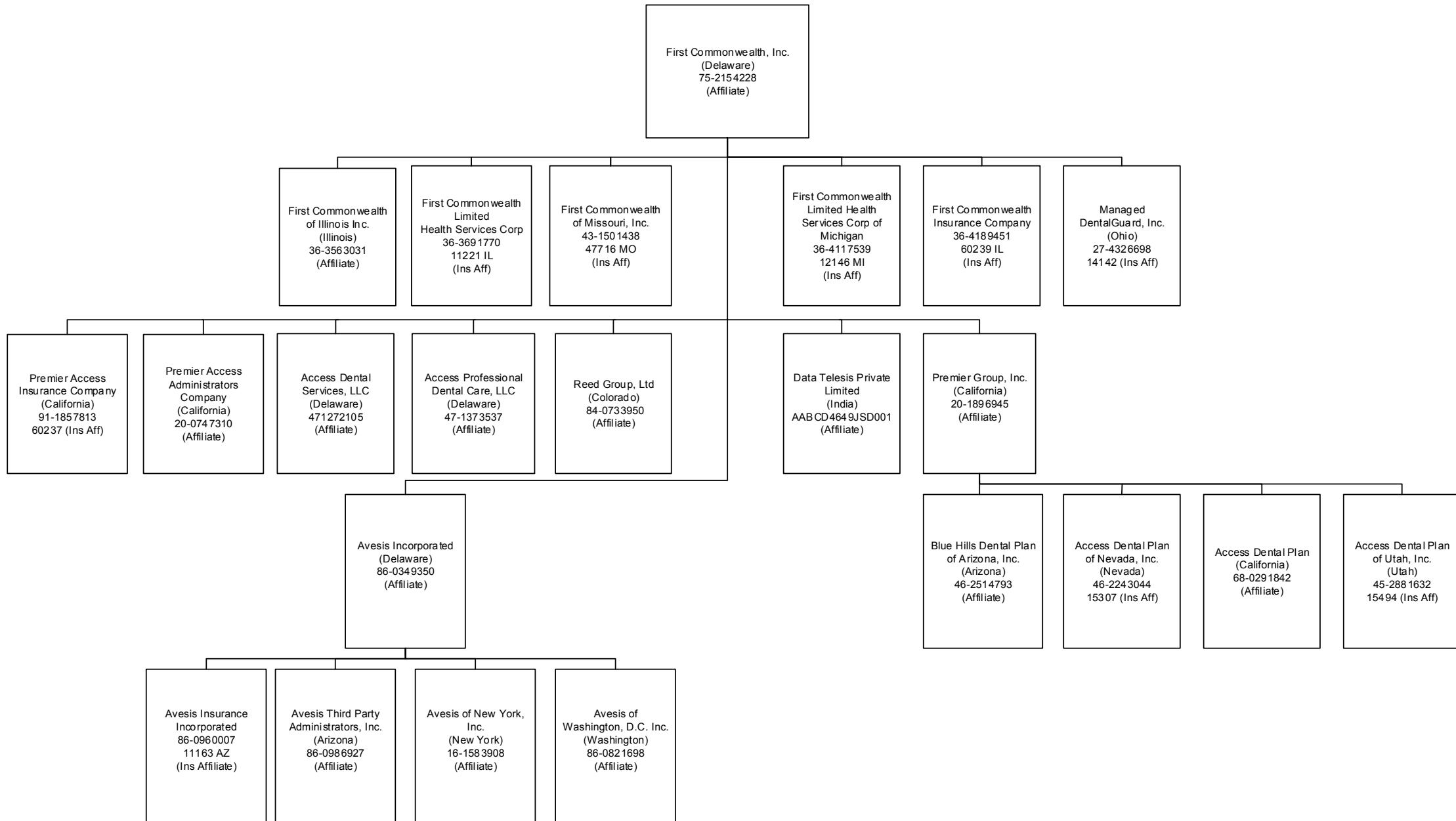
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business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

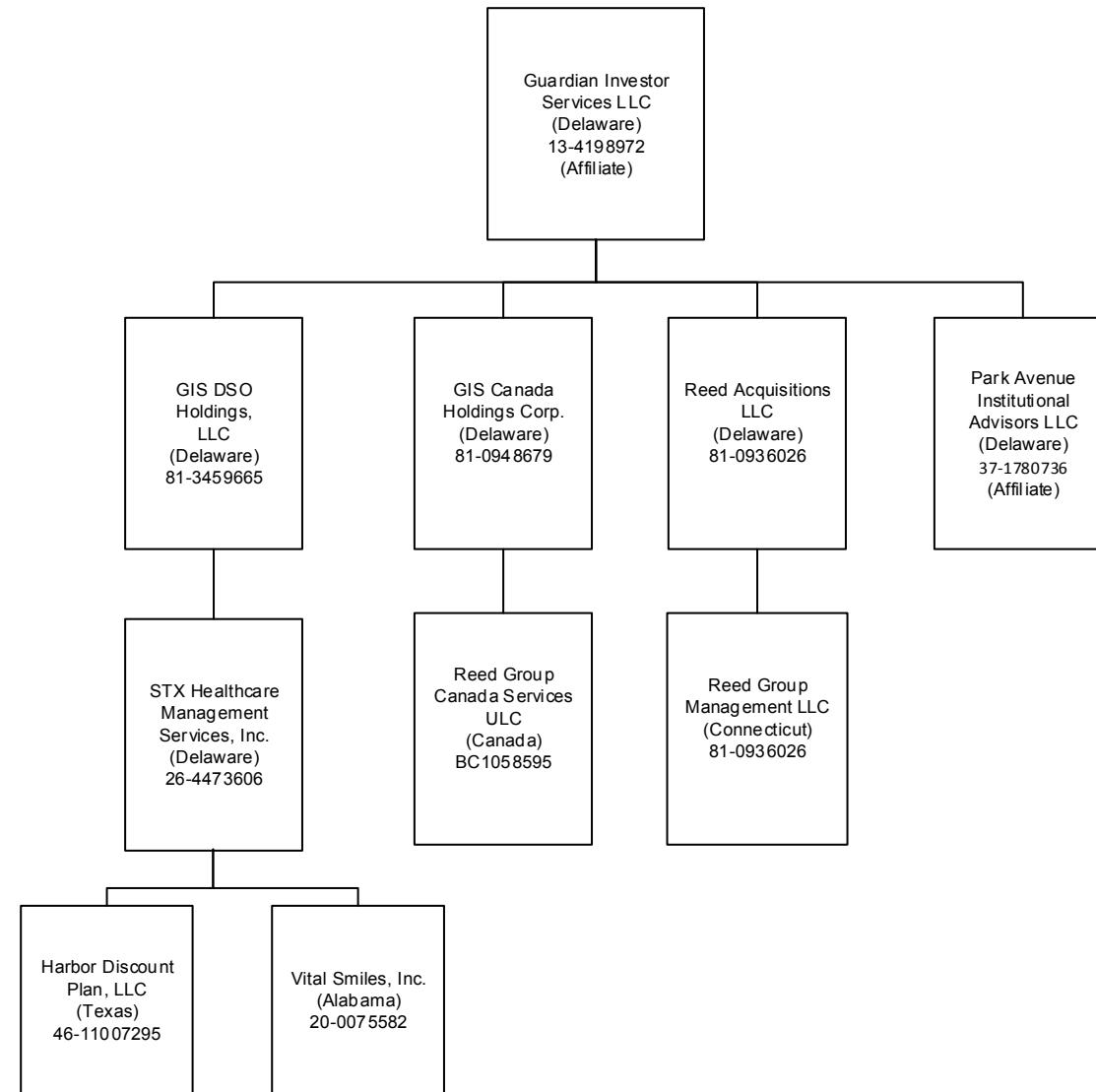
(a) Insert the number of L responses except for Canada and Other Alien.

Premiums are allocated on the basis of the address which has been designated by the policyholder for premium notice purposes.

**The Guardian Life Insurance Company of America**  
**13-5123390**  
**64246 NY**  
**(PARENT)**







## STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- iliary Loca- tion	10 Relation- ship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percent- age	14 Ultimate Controlling Entity(ies)/Person(s)	15 *	
0429	The Guardian Life Insurance Co. of America	64246	13-5123390	3081309	0000901849		The Guardian Life Insurance Co. of America	NY						The Guardian Life Insurance Co. of America	
0429	The Guardian Life Insurance Co. of America	60003	04-2350154				Park Avenue Life Insurance Company	DE	IA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	74004	74-1319784				Family Service Life Insurance Company	TX	IA	Park Avenue Life Insurance Company	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	77119	74-0952935				Sentinel American Life Insurance Company	TX	IA	Family Service Life Insurance Company	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	78778	13-2656036		0000044393		The Guardian Insurance & Annuity Co., Inc.	DE	IA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		13-4023176		0001071640		Park Avenue Securities LLC	DE	NIA	The Guardian Insurance & Annuity Co., Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		95-4326311				Managed Dental Care of California	CA	NIA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		22-1947346				Innovative Underwriters Inc.	NJ	NIA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	11221	36-3691770				First Commonwealth Ltd Health Svcs Corp	IL	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		36-3563031				First Commonwealth of Illinois Inc.	IL	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	47716	43-1501438				First Commonwealth of Missouri, Inc.	MO	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	12146	36-4117539				First Commonwealth Ltd Hlth Svcs Corp of MI	MI	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	60239	36-4189451				First Commonwealth Insurance Company	IL	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		75-2154228		0001001493		First Commonwealth Inc.	DE	NIA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	71714	75-1277524	2391878			Berkshire Life Ins. Co. of America	MA	IA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	52556	75-2698702				Managed DentalGuard Inc. (Texas)	TX	IA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	11199	22-3849572				Managed DentalGuard Inc. (New Jersey)	NJ	IA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	14142	27-4326698				Managed DentalGuard Inc. (Ohio)	OH	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		13-4198972		0000041827		Guardian Investor Services LLC	DE	NIA	The Guardian Life Insurance Co. of America	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		94-3321067	2709651	0001085256		RS Investments Management Co. LLC	CA	NIA	Guardian Investor Services LLC	Ownership	.94.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		46-1177352				RS Funds Distributor, LLC	DE	IA	Guardian Investor Services LLC	Ownership	.94.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		84-0733950				Reed Group, Ltd	CO	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0000	The Guardian Life Insurance Co. of America		46-5427804				Hanover Square Funding, LLC	DE	NIA	The Guardian Insurance & Annuity Co., Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	60237	91-1857813				Premier Access Insurance Company	CA	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		
0429	The Guardian Life Insurance Co. of America	15494	45-2881632				Access Dental Plan of Utah, Inc.	UT	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America		

## STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domesticiliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner-ship Provide Percent-age	14 Ultimate Controlling Entity(ies)/Person(s)	15 *
0429	The Guardian Life Insurance Co. of America	15307	46-2243044				Access Dental Plan of Nevada, Inc.	NV	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	47-1373537					Access Professional Dental Care, LLC	DE	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	68-0291842					Access Dental Plan	CA	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	47-1272105					Access Dental Services, LLC	DE	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America						Data Telesis Private Limited	IND	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	20-0747310					Premier Access Administrators Company	CA	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0429	The Guardian Life Insurance Co. of America	20-1896945					Premier Group, Inc.	CA	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	46-2514793					Blue Hills Dental Plan of Arizona, Inc.	AZ	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0429	The Guardian Life Insurance Co. of America	86-0349350					Avesis Incorporated	DE	IA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	11163	86-0960007				Avesis Insurance Incorporated	AZ	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	86-0986927					Avesis Third Party Administrators, Inc.	AZ	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	16-1583908					Avesis of New York, Inc.	NY	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	86-0821698					Avesis of Washington D.C, Inc.	WA	NIA	First Commonwealth Inc.	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	37-1780736					Park Avenue Institutional Advisors LLC	DE	NIA	Guardian Investor Services LLC	Ownership	.94.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	81-0948679					GIS Canada Holdings Corp	DE	NIA	Guardian Investor Services LLC	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America						Reed Group Canada Services ULC	CAN	NIA	Guardian Investor Services LLC	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	81-0936026					Reed Acquisitions LLC	DE	NIA	Guardian Investor Services LLC	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0000	The Guardian Life Insurance Co. of America	04-3331304					Reed Group Management LLC	CT	NIA	Guardian Investor Services LLC	Ownership	.100.000	The Guardian Life Insurance Co. of America	
0429	Ther Guardian Life Insurance Co. of America	13-4198972	0000041827				Guardian Investor Services, LLC	DE	NIA	Ther Guardian Life Insurance Co. of America	Ownership	.100.000	Ther Guardian Life Insurance Co. of America	
0429	Ther Guardian Life Insurance Co. of America	81-3459665					GIS DSO Holdings, LLC	DE	NIA	Guardian Investor Services, LLC	Ownership	.100.000	Ther Guardian Life Insurance Co. of America	
0429	Ther Guardian Life Insurance Co. of America	26-4473606					STX Healthcare Management Services, Inc.	DE	NIA	GIS DSO Holdings, LLC	Ownership	.100.000	Ther Guardian Life Insurance Co. of America	
0429	Ther Guardian Life Insurance Co. of America	20-0075582					Vital Smiles, Inc.	AL	NIA	STX Healthcare Management Services, Inc.	Ownership	.100.000	Ther Guardian Life Insurance Co. of America	
0429	Ther Guardian Life Insurance Co. of America						Harbor Discount Plan LLC	TX	NIA	STX Healthcare Management Services, Inc.	Ownership	.100.000	Ther Guardian Life Insurance Co. of America	

Asterisk	Explanation

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
Explanation:	
1. Business not written	
Bar Code:	
1. Medicare Part D Coverage Supplement [Document Identifier 365]	 1 4 1 4 2 2 0 1 6 3 6 5 0 0 0 0 3

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)  
**OVERFLOW PAGE FOR WRITE-INS**

**NONE**

## STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE A - VERIFICATION**

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Current year change in encumbrances .....		
4. Total gain (loss) on disposals .....		
5. Deduct amounts received on disposals .....		
6. Total foreign exchange change in book/adjusted carrying value .....		
7. Deduct current year's other than temporary impairment recognized .....		
8. Deduct current year's depreciation .....		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....		
10. Deduct total nonadmitted amounts .....		
11. Statement value at end of current period (Line 9 minus Line 10) .....		

**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recruited investment excluding accrued interest, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and mortgage interest paid and commitment fees .....		
9. Total foreign exchange change in book value/recruited investment excluding accrued interest .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book value/recruited investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....		
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14) .....		

**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
8. Deduct amortization of premium and depreciation .....		
9. Total foreign exchange change in book/adjusted carrying value .....		
10. Deduct current year's other than temporary impairment recognized .....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12) .....		

**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	383,105	333,414
2. Cost of bonds and stocks acquired .....		49,445
3. Accrual of discount .....	1,079	1,226
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....		
6. Deduct consideration for bonds and stocks disposed of .....		
7. Deduct amortization of premium .....	742	980
8. Total foreign exchange change in book/adjusted carrying value .....		
9. Deduct current year's other than temporary impairment recognized .....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7+8-9) .....	383,442	383,105
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11) .....	383,442	383,105

## STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a) .....	383,330	0	0	112	383,218	383,330	383,442	383,105
2. NAIC 2 (a) .....	0				0	0	0	0
3. NAIC 3 (a) .....	0				0	0	0	0
4. NAIC 4 (a) .....	0				0	0	0	0
5. NAIC 5 (a) .....	0				0	0	0	0
6. NAIC 6 (a) .....	0				0	0	0	0
7. Total Bonds .....	383,330	0	0	112	383,218	383,330	383,442	383,105
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....	0				0	0	0	0
9. NAIC 2 .....	0				0	0	0	0
10. NAIC 3 .....	0				0	0	0	0
11. NAIC 4 .....	0				0	0	0	0
12. NAIC 5 .....	0				0	0	0	0
13. NAIC 6 .....	0				0	0	0	0
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock .....	383,330	0	0	112	383,218	383,330	383,442	383,105

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ ..... ; NAIC 2 \$ ..... ; NAIC 3 \$ ..... ;  
NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....

**SCHEDULE DA - PART 1**

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Prior Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
91999999 Totals		XXX			

**NONE****SCHEDULE DA - VERIFICATION**

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	.0	72,999
2. Cost of short-term investments acquired		0
3. Accrual of discount		1
4. Unrealized valuation increase (decrease)		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals		73,000
7. Deduct amortization of premium		0
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other than temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	.0	0
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards  
**N O N E**

Schedule DB - Part B - Verification - Futures Contracts  
**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open  
**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open  
**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives  
**N O N E**

Schedule E - Verification - Cash Equivalents  
**N O N E**

Schedule A - Part 2 - Real Estate Acquired and Additions Made  
**N O N E**

Schedule A - Part 3 - Real Estate Disposed  
**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made  
**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid  
**N O N E**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made  
**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid  
**N O N E**

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired  
**N O N E**

Schedule D - Part 4 - Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed Of  
**N O N E**

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open  
**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open  
**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made  
**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To  
**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned  
**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned  
**N O N E**

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Chase Bank					137,687	149,795	144,183	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	137,687	149,795	144,183	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	137,687	149,795	144,183	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	0	0	137,687	149,795	144,183	XXX

Schedule E - Part 2 - Cash Equivalents - Investments Owned End of Current Quarter  
**N O N E**