



## HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021

OF THE CONDITION AND AFFAIRS OF THE

## MANAGED DENTALGUARD INC

NAIC Group Code 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 OH

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 10 Hudson Yard  
(Street and Number)  
New York, NY, US 10001, (Area Code) (Telephone Number)  
(City or Town, State, Country and Zip Code)

Mail Address 10 Hudson Yard, New York, NY, US 10001  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 10 Hudson Yard  
(Street and Number)  
New York, NY, US 10001, (Area Code) (Telephone Number)  
(City or Town, State, Country and Zip Code)

Internet Website Address www.Guardianlife.com

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

### OFFICERS

President, CEO & COO Sharri L Norman Treasurer Walter R Skinner  
Secretary Rose Burachio Vice President & Appointed  
Actuary Sanford E Penn

### OTHER

Larry M Weiss, Controller Gail B Wallach, Assistant Secretary John A Dolan, Assistant Secretary  
Harris Oliner, Assistant Secretary

### DIRECTORS OR TRUSTEES

Jill Purcell Sharri L Norman Larry M Weiss

State of New Jersey  
County of Middlesex SS

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  
11th day of February, 2022

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

ALEXANDER GRINBERG  
COMMISSION # 2210235  
NOTARY PUBLIC OF NEW JERSEY  
COMMISSION EXPIRES 10/19/2024

## 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) .....	741,514	0	741,514	673,269
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances) .....	0	0	0	0
5. Cash (\$ 232,834 , Schedule E - Part 1), cash equivalents (\$ 0 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA) .....	232,834	0	232,834	215,683
6. Contract loans, (including \$ 0 premium notes) .....	0	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0	0
9. Receivables for securities .....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	974,348	0	974,348	888,952
13. Title plants less \$ 0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,484	0	1,484	3,020
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	10,883	18	10,865	7,560
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ 0 ) and contracts subject to redetermination (\$ 0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	0	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	0
18.2 Net deferred tax asset .....	252	252	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ 0 ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	734	0	734	5,617
24. Health care (\$ 0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	26	0	26	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	987,727	270	987,457	905,149
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	987,727	270	987,457	905,149
<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 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. Misc Receivable .....	26	0	26	0
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	26	0	26	0

## LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ 0 reinsurance ceded)	19,183	0	19,183	15,361
2. Accrued medical incentive pool and bonus amounts	0	0	0	0
3. Unpaid claims adjustment expenses	0	447	447	408
4. Aggregate health policy reserves, including the liability of \$ 0 for medical loss ratio rebate per the Public Health Service Act	0	0	0	0
5. Aggregate life policy reserves	0	0	0	0
6. Property/casualty unearned premium reserves	0	0	0	0
7. Aggregate health claim reserves	0	0	0	0
8. Premiums received in advance	0	2,701	2,701	2,632
9. General expenses due or accrued	0	31,408	31,408	31,170
10.1 Current federal and foreign income tax payable and interest thereon (including \$ 0 on realized capital gains (losses))	0	1,802	1,802	38
10.2 Net deferred tax liability	0	0	0	0
11. Ceded reinsurance premiums payable	0	0	0	0
12. Amounts withheld or retained for the account of others	0	638	638	173
13. Remittances and items not allocated	0	0	0	0
14. Borrowed money (including \$ 0 current) and interest thereon \$ 0 (including \$ 0 current)	0	0	0	0
15. Amounts due to parent, subsidiaries and affiliates	0	0	0	0
16. Derivatives	0	0	0	0
17. Payable for securities	0	0	0	0
18. Payable for securities lending	0	0	0	0
19. Funds held under reinsurance treaties (with \$ 0 authorized reinsurers, \$ 0 unauthorized reinsurers and \$ 0 certified reinsurers)	0	0	0	0
20. Reinsurance in unauthorized and certified (\$ 0 ) companies	0	0	0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
22. Liability for amounts held under uninsured plans	0	0	0	0
23. Aggregate write-ins for other liabilities (including \$ 0 current)	0	171	171	453
24. Total liabilities (Lines 1 to 23)	19,183	37,167	56,350	50,235
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	0
26. Common capital stock	XXX	XXX	10	10
27. Preferred capital stock	XXX	XXX	0	0
28. Gross paid in and contributed surplus	XXX	XXX	299,990	299,990
29. Surplus notes	XXX	XXX	0	0
30. Aggregate write-ins for other than special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	631,107	554,914
32. Less treasury stock, at cost:				
32.1. 0 shares common (value included in Line 26 \$ 0 )	XXX	XXX	0	0
32.2. 0 shares preferred (value included in Line 27 \$ 0 )	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	931,107	854,914
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	987,457	905,149
<b>DETAILS OF WRITE-INS</b>				
2301. Investment Clearing	0	171	171	453
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	0	171	171	453
2501. Est. ACA Payable in Subsq Yr	XXX	XXX	0	0
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 thru 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
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 thru 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

**STATEMENT OF REVENUE AND EXPENSES**

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX.....	17,367	18,693
2. Net premium income ( including \$ 0 non-health premium income).....	XXX.....	257,383	298,253
3. Change in unearned premium reserves and reserve for rate credits.....	XXX.....	0	0
4. Fee-for-service (net of \$ 0 medical expenses).....	XXX.....	0	0
5. Risk revenue.....	XXX.....	0	0
6. Aggregate write-ins for other health care related revenues.....	XXX.....	0	0
7. Aggregate write-ins for other non-health revenues.....	XXX.....	0	0
8. Total revenues (Lines 2 to 7).....	XXX.....	257,383	298,253
<b>Hospital and Medical:</b>			
9. Hospital/medical benefits.....	0.....	0	0
10. Other professional services.....	0.....	128,747	125,977
11. Outside referrals.....	0.....	0	0
12. Emergency room and out-of-area.....	0.....	0	0
13. Prescription drugs.....	0.....	0	0
14. Aggregate write-ins for other hospital and medical.....	0.....	0	0
15. Incentive pool, withhold adjustments and bonus amounts.....	0.....	0	0
16. Subtotal (Lines 9 to 15).....	0.....	128,747	125,977
<b>Less:</b>			
17. Net reinsurance recoveries.....	0.....	0	0
18. Total hospital and medical (Lines 16 minus 17).....	0.....	128,747	125,977
19. Non-health claims (net).....	0.....	0	0
20. Claims adjustment expenses, including \$ 200 cost containment expenses.....	0.....	946	260
21. General administrative expenses.....	0.....	39,258	48,711
22. Increase in reserves for life and accident and health contracts (including \$ 0 increase in reserves for life only).....	0.....	0	0
23. Total underwriting deductions (Lines 18 through 22).....	0.....	168,951	174,948
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX.....	88,432	123,305
25. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	0.....	8,057	15,798
26. Net realized capital gains (losses) less capital gains tax of \$ 0.....	0.....	0	0
27. Net investment gains (losses) (Lines 25 plus 26).....	0.....	8,057	15,798
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ 0 ) (amount charged off \$ 0 )].....	0.....	0	0
29. Aggregate write-ins for other income or expenses.....	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.....	96,489	139,103
31. Federal and foreign income taxes incurred.....	XXX.....	20,296	30,388
32. Net income (loss) (Lines 30 minus 31).....	XXX.....	76,193	108,715
<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
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above).....	XXX.....	0	0
0701.....	XXX.....		
0702.....	XXX.....		
0703.....	XXX.....		
0798. Summary of remaining write-ins for Line 7 from overflow page.....	XXX.....	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above).....	XXX.....	0	0
1401.....			
1402.....			
1403.....			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	0.....	0	0
2901.....			
2902.....			
2903.....			
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0.....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above).....	0.....	0	0

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

	1 Current Year	2 Prior Year
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
33. Capital and surplus prior reporting year.....	854,914	746,218
34. Net income or (loss) from Line 32 .....	76,193	108,715
35. Change in valuation basis of aggregate policy and claim reserves .....	0	0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	0	0
37. Change in net unrealized foreign exchange capital gain or (loss).....	0	0
38. Change in net deferred income tax .....	33	(157)
39. Change in nonadmitted assets .....	(32)	138
40. Change in unauthorized and certified reinsurance .....	0	0
41. Change in treasury stock .....	0	0
42. Change in surplus notes .....	0	0
43. Cumulative effect of changes in accounting principles.....	0	0
44. Capital Changes:		
44.1 Paid in .....	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....	0	0
45. Surplus adjustments:		
45.1 Paid in .....	0	0
45.2 Transferred to capital (Stock Dividend) .....	0	0
45.3 Transferred from capital .....	0	0
46. Dividends to stockholders .....	0	0
47. Aggregate write-ins for gains or (losses) in surplus .....	0	0
48. Net change in capital and surplus (Lines 34 to 47).....	76,194	108,696
49. Capital and surplus end of reporting period (Line 33 plus 48)	931,108	854,914
<b>DETAILS OF WRITE-INS</b>		
4701. ....		
4702. ....		
4703. ....		
4798. Summary of remaining write-ins for Line 47 from overflow page .....	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)  
**CASH FLOW**

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	254,130	291,038
2. Net investment income .....	13,772	11,063
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	267,902	302,101
5. Benefit and loss related payments .....	124,925	136,241
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	39,927	49,635
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ .....	0	18,532
10. Total (Lines 5 through 9) .....	183,384	215,625
11. Net cash from operations (Line 4 minus Line 10) .....	84,518	86,476
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	475,000	0
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	475,000	0
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	547,424	0
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	547,424	0
14. Net increase (decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(72,424)	0
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	5,056	(6,070)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	5,056	(6,070)
<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) .....	17,150	80,406
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	215,684	135,278
19.2 End of year (Line 18 plus Line 19.1) .....	232,834	215,684

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

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## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Comprehensive (Hospital & Medical)	3 Medicare Supplement	4 Dental Only	5 Vision Only	6 Federal Employees Health Benefits Plan	7 Title XVIII Medicare	8 Title XIX Medicaid	9 Other Health	10 Other Non-Health
1. Net premium income .....	257,383	0	0	257,383	0	0	0	0	0	0
2. Change in unearned premium reserves and reserve for rate credit .....	0	0	0	0	0	0	0	0	0	0
3. Fee-for-service (net of \$ medical expenses) .....	0	0	0	0	0	0	0	0	0	XXX
4. Risk revenue .....	0	0	0	0	0	0	0	0	0	XXX
5. Aggregate write-ins for other health care related revenues .....	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues .....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6) .....	257,383	0	0	257,383	0	0	0	0	0	0
8. Hospital/medical benefits .....	0	0	0	0	0	0	0	0	0	XXX
9. Other professional services .....	128,747	0	0	0	128,747	0	0	0	0	XXX
10. Outside referrals .....	0	0	0	0	0	0	0	0	0	XXX
11. Emergency room and out-of-area .....	0	0	0	0	0	0	0	0	0	XXX
12. Prescription drugs .....	0	0	0	0	0	0	0	0	0	XXX
13. Aggregate write-ins for other hospital and medical .....	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts .....	0	0	0	0	0	0	0	0	0	XXX
15. Subtotal (Lines 8 to 14) .....	128,747	0	0	128,747	0	0	0	0	0	XXX
16. Net reinsurance recoveries .....	0	0	0	0	0	0	0	0	0	XXX
17. Total medical and hospital (Lines 15 minus 16) .....	128,747	0	0	128,747	0	0	0	0	0	XXX
18. Non-health claims (net) .....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
19. Claims adjustment expenses including \$ 200 cost containment expenses .....	946	0	0	946	0	0	0	0	0	0
20. General administrative expenses .....	39,258	0	0	39,258	0	0	0	0	0	0
21. Increase in reserves for accident and health contracts .....	0	0	0	0	0	0	0	0	0	XXX
22. Increase in reserves for life contracts .....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
23. Total underwriting deductions (Lines 17 to 22) .....	168,951	0	0	168,951	0	0	0	0	0	0
24. Total underwriting gain or (loss) (Line 7 minus Line 23) .....	88,432	0	0	88,432	0	0	0	0	0	0
DETAILS OF WRITE-INS										
0501. ....										XXX
0502. ....										XXX
0503. ....										XXX
0598. Summary of remaining write-ins for Line 5 from overflow page .....	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above) .....	0	0	0	0	0	0	0	0	0	XXX
0601. ....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0602. ....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0603. ....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301. ....										XXX
1302. ....										XXX
1303. ....										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page .....	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0	0	0	0	0	XXX

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**UNDERWRITING AND INVESTMENT EXHIBIT****PART 1 - PREMIUMS**

Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical) .....	0	.0	0	0
2. Medicare Supplement .....	0	.0	0	0
3. Dental only .....	257,383	.0	0	257,383
4. Vision only .....	0	.0	0	0
5. Federal Employees Health Benefits Plan .....	0	.0	0	0
6. Title XVIII - Medicare .....	0	.0	0	0
7. Title XIX - Medicaid .....	0	.0	0	0
8. Other health .....	0	.0	0	0
9. Health subtotal (Lines 1 through 8) .....	257,383	.0	0	257,383
10. Life .....	0	.0	0	0
11. Property/casualty .....	0	.0	0	0
12. Totals (Lines 9 to 11) .....	257,383	0	0	257,383

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**UNDERWRITING AND INVESTMENT EXHIBIT****PART 2 - CLAIMS INCURRED DURING THE YEAR**

	1 Total	2 Comprehensive (Hospital & Medical)	3 Medicare Supplement	4 Dental Only	5 Vision Only	6 Federal Employees Health Benefits Plan	7 Title XVIII Medicare	8 Title XIX Medicaid	9 Other Health	10 Other Non-Health
1. Payments during the year:										
1.1 Direct .....	124,925	0	0	124,925	0	0	0	0	0	0
1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
1.4 Net .....	124,925	0	0	124,925	0	0	0	0	0	0
2. Paid medical incentive pools and bonuses .....	0	0	0	0	0	0	0	0	0	0
3. Claim liability December 31, current year from Part 2A:										
3.1 Direct .....	19,183	0	0	19,183	0	0	0	0	0	0
3.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
3.4 Net .....	19,183	0	0	19,183	0	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:										
4.1 Direct .....	0	0	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
4.4 Net .....	0	0	0	0	0	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year .....	0	0	0	0	0	0	0	0	0	0
6. Net healthcare receivables (a) .....	0	0	0	0	0	0	0	0	0	0
7. Amounts recoverable from reinsurers December 31, current year .....	0	0	0	0	0	0	0	0	0	0
8. Claim liability December 31, prior year from Part 2A:										
8.1 Direct .....	15,361	0	0	15,361	0	0	0	0	0	0
8.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
8.4 Net .....	15,361	0	0	15,361	0	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:										
9.1 Direct .....	0	0	0	0	0	0	0	0	0	0
9.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
9.4 Net .....	0	0	0	0	0	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year .....	0	0	0	0	0	0	0	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
12. Incurred Benefits:										
12.1 Direct .....	128,747	0	0	128,747	0	0	0	0	0	0
12.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0
12.4 Net .....	128,747	0	0	128,747	0	0	0	0	0	0
13. Incurred medical incentive pools and bonuses .....	0	0	0	0	0	0	0	0	0	0

(a) Excludes \$ ..... 0 loans or advances to providers not yet expensed.

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**UNDERWRITING AND INVESTMENT EXHIBIT**

## PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	1 Total	2 Comprehensive (Hospital & Medical)	3 Medicare Supplement	4 Dental Only	5 Vision Only	6 Federal Employees Health Benefits Plan	7 Title XVIII Medicare	8 Title XIX Medicaid	9 Other Health	10 Other Non-Health
1. Reported in Process of Adjustment:										
1.1 Direct	0	0	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
1.4 Net	0	0	0	0	0	0	0	0	0	0
2. Incurred but Unreported:										
2.1 Direct	19,183	0	0	19,183	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
2.4 Net	19,183	0	0	19,183	0	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:										
3.1 Direct	0	0	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
3.4 Net	0	0	0	0	0	0	0	0	0	0
4. TOTALS:										
4.1 Direct	19,183	0	0	19,183	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0
4.4 Net	19,183	0	0	19,183	0	0	0	0	0	0

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**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 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid December 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (hospital and medical) .....	0	0	0	0	0	0
2. Medicare Supplement .....	0	0	0	0	0	0
3. Dental Only .....	6,270	118,655	1,421	17,762	7,691	15,361
4. Vision Only .....	0	0	0	0	0	0
5. Federal Employees Health Benefits Plan .....	0	0	0	0	0	0
6. Title XVIII - Medicare .....	0	0	0	0	0	0
7. Title XIX - Medicaid .....	0	0	0	0	0	0
8. Other health .....	0	0	0	0	0	0
9. Health subtotal (Lines 1 to 8) .....	6,270	118,655	1,421	17,762	7,691	15,361
10. Healthcare receivables (a) .....	0	0	0	0	0	0
11. Other non-health .....	0	0	0	0	0	0
12. Medical incentive pools and bonus amounts .....	0	0	0	0	0	0
13. Totals (Lines 9 - 10 + 11 + 12)	6,270	118,655	1,421	17,762	7,691	15,361

(a) Excludes \$ 0 loans or advances to providers not yet expensed.

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**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 2017	2 2018	3 2019	4 2020	5 2021
1. Prior .....	15	15	15	15	.15
2. 2017 .....	148	162	162	162	162
3. 2018 .....	XXX	177	187	187	187
4. 2019 .....	XXX	XXX	157	165	165
5. 2020 .....	XXX	XXX	XXX	128	134
6. 2021 .....	XXX	XXX	XXX	XXX	119

## 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 2017	2 2018	3 2019	4 2020	5 2021
1. Prior .....	.41	.41	.41	.41	.41
2. 2017 .....	167	162	162	162	162
3. 2018 .....	XXX	196	187	187	187
4. 2019 .....	XXX	XXX	181	163	163
5. 2020 .....	XXX	XXX	XXX	144	137
6. 2021 .....	XXX	XXX	XXX	XXX	136

12.DO

## 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. 2017 .....	316	0	0	0.0	0	0.0	0	0	0	0.0
2. 2018 .....	346	0	0	0.0	0	0.0	0	0	0	0.0
3. 2019 .....	339	0	0	0.0	0	0.0	0	0	0	0.0
4. 2020 .....	298	0	0	0.0	0	0.0	0	0	0	0.0
5. 2021 .....	257	125	1	0.8	126	49.0	19	0	145	56.4

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**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 2017	2 2018	3 2019	4 2020	5 2021
1. Prior .....	15	15	15	15	.15
2. 2017 .....	148	162	162	162	162
3. 2018 .....	XXX	177	187	187	187
4. 2019 .....	XXX	XXX	157	165	165
5. 2020 .....	XXX	XXX	XXX	128	134
6. 2021 .....	XXX	XXX	XXX	XXX	119

**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 2017	2 2018	3 2019	4 2020	5 2021
1. Prior .....	.41	.41	.41	.41	.41
2. 2017 .....	167	162	162	162	162
3. 2018 .....	XXX	196	187	187	187
4. 2019 .....	XXX	XXX	181	163	163
5. 2020 .....	XXX	XXX	XXX	144	137
6. 2021 .....	XXX	XXX	XXX	XXX	136

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

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. 2017 .....	316	0	0	0.0	0	0.0	0	0	0	0.0
2. 2018 .....	346	0	0	0.0	0	0.0	0	0	0	0.0
3. 2019 .....	339	0	0	0.0	0	0.0	0	0	0	0.0
4. 2020 .....	298	0	0	0.0	0	0.0	0	0	0	0.0
5. 2021 .....	257	125	1	0.8	126	49.0	19	0	145	56.4

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**UNDERWRITING AND INVESTMENT EXHIBIT**

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

	1 Total	2 Comprehensive (Hospital & Medical)	3 Medicare Supplement	4 Dental Only	5 Vision Only	6 Federal Employees Health Benefits Plan	7 Title XVIII Medicare	8 Title XIX Medicaid	9 Other
1. Unearned premium reserves .....									
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) .....									
7. Reinsurance ceded .....									
8. Totals (Net)(Page 3, Line 4) .....									
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.

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)  
**UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 3 - ANALYSIS OF EXPENSES**

	Claim Adjustment Expenses		3 General Administrative Expenses	4 Investment Expenses	5 Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
1. Rent (\$ .....0 for occupancy of own building).....	0	0	0	0	0
2. Salary, wages and other benefits.....	0	0	0	0	0
3. Commissions (less \$ .....0 ceded plus \$ .....0 assumed).....	0	0	22,380	0	22,380
4. Legal fees and expenses.....	0	0	75	0	75
5. Certifications and accreditation fees.....	0	0	0	0	0
6. Auditing, actuarial and other consulting services.....	200	746	6,657	0	7,603
7. Traveling expenses.....	0	0	0	0	0
8. Marketing and advertising.....	0	0	3,329	0	3,329
9. Postage, express and telephone.....	0	0	1,332	0	1,332
10. Printing and office supplies.....	0	0	1,997	0	1,997
11. Occupancy, depreciation and amortization.....	0	0	0	0	0
12. Equipment.....	0	0	0	0	0
13. Cost or depreciation of EDP equipment and software.....	0	0	0	0	0
14. Outsourced services including EDP, claims, and other services.....	0	0	0	0	0
15. Boards, bureaus and association fees.....	0	0	0	0	0
16. Insurance, except on real estate.....	0	0	0	0	0
17. Collection and bank service charges.....	0	0	0	0	0
18. Group service and administration fees.....	0	0	0	0	0
19. Reimbursements by uninsured plans.....	0	0	0	0	0
20. Reimbursements from fiscal intermediaries.....	0	0	0	0	0
21. Real estate expenses.....	0	0	0	0	0
22. Real estate taxes.....	0	0	0	0	0
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes.....	0	0	0	0	0
23.2 State premium taxes.....	0	0	2,574	0	2,574
23.3 Regulatory authority licenses and fees.....	0	0	651	0	651
23.4 Payroll taxes.....	0	0	0	0	0
23.5 Other (excluding federal income and real estate taxes).....	0	0	263	0	263
24. Investment expenses not included elsewhere.....	0	0	0	0	0
25. Aggregate write-ins for expenses.....	0	0	0	0	0
26. Total expenses incurred (Lines 1 to 25).....	200	746	39,258	0	(a) 40,204
27. Less expenses unpaid December 31, current year.....	0	447	31,408	0	31,855
28. Add expenses unpaid December 31, prior year.....	0	408	31,170	0	31,578
29. Amounts receivable relating to uninsured plans, prior year.....	0	0	0	0	0
30. Amounts receivable relating to uninsured plans, current year.....	0	0	0	0	0
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30).....	200	707	39,020	0	39,927
<b>DETAILS OF WRITE-INS</b>					
2501.....					
2502.....					
2503.....					
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above).....	0	0	0	0	0

(a) Includes management fees of \$ .....14,241 to affiliates and \$ .....0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)  
**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds .....	(a) 9,588	8,052
1.1 Bonds exempt from U.S. tax .....	(a) 0	0
1.2 Other bonds (unaffiliated) .....	(a) 0	0
1.3 Bonds of affiliates .....	(a) 0	0
2.1 Preferred stocks (unaffiliated) .....	(b) 0	0
2.11 Preferred stocks of affiliates .....	(b) 0	0
2.2 Common stocks (unaffiliated) .....	0	0
2.21 Common stocks of affiliates .....	0	0
3. Mortgage loans .....	(c) 0	0
4. Real estate .....	(d) 0	0
5. Contract Loans .....	0	0
6. Cash, cash equivalents and short-term investments .....	(e) 0	0
7. Derivative instruments .....	(f) 0	0
8. Other invested assets .....	0	0
9. Aggregate write-ins for investment income .....	5	5
10. Total gross investment income .....	9,593	8,057
11. Investment expenses .....	(g) 0	0
12. Investment taxes, licenses and fees, excluding federal income taxes .....	(g) 0	0
13. Interest expense .....	(h) 0	0
14. Depreciation on real estate and other invested assets .....	(i) 0	0
15. Aggregate write-ins for deductions from investment income .....	0	0
16. Total deductions (Lines 11 through 15) .....	0	0
17. Net investment income (Line 10 minus Line 16) .....		8,057
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous investment income .....	5	5
0902. .....		
0903. .....		
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	5	5
1501. .....		
1502. .....		
1503. .....		
1598. Summary of remaining write-ins for Line 15 from overflow page .....	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	0	0

(a) Includes \$ 837 accrual of discount less \$ 5,016 amortization of premium and less \$ 1,295 paid for accrued interest on purchases.  
 (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.  
 (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.  
 (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.  
 (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.  
 (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.  
 (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.  
 (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.  
 (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	0	0	0	0	0
1.1 Bonds exempt from U.S. tax .....	0	0	0	0	0
1.2 Other bonds (unaffiliated) .....	0	0	0	0	0
1.3 Bonds of affiliates .....	0	0	0	0	0
2.1 Preferred stocks (unaffiliated) .....	0	0	0	0	0
2.11 Preferred stocks of affiliates .....	0	0	0	0	0
2.2 Common stocks (unaffiliated) .....	0	0	0	0	0
2.21 Common stocks of affiliates .....	0	0	0	0	0
3. Mortgage loans .....	0	0	0	0	0
4. Real estate .....	0	0	0	0	0
5. Contract loans .....	0	0	0	0	0
6. Cash, cash equivalents and short-term investments .....	0	0	0	0	0
7. Derivative instruments .....	0	0	0	0	0
8. Other invested assets .....	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses) .....	0	0	0	0	0
10. Total capital gains (losses) .....	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>					
0901. .....					
0902. .....					
0903. .....					
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	0	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)**  
**EXHIBIT OF NON-ADMITTED ASSETS**

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens .....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income .....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....	0	0	0
6. Contract loans .....	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0
9. Receivables for securities .....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	0	0	0
13. Title plants (for Title insurers only) .....	0	0	0
14. Investment income due and accrued .....	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	18	19	1
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset .....	252	219	(33)
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software .....	0	0	0
21. Furniture and equipment, including health care delivery assets .....	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
23. Receivable from parent, subsidiaries and affiliates .....	0	0	0
24. Health care and other amounts receivable .....	0	0	0
25. Aggregate write-ins for other than invested assets .....	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	270	238	(32)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27) .....	270	238	(32)
<b>DETAILS OF WRITE-INS</b>			
1101. .....			
1102. .....			
1103. .....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0
2501. .....			
2502. .....			
2503. .....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	0	0	0

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**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 .....	1,594	1,467	1,415	1,436	1,449	17,367
2. Provider Service Organizations .....	0	0	0	0	0	0
3. Preferred Provider Organizations .....	0	0	0	0	0	0
4. Point of Service .....	0	0	0	0	0	0
5. Indemnity Only .....	0	0	0	0	0	0
6. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
7. Total	1,594	1,467	1,415	1,436	1,449	17,367
<b>DETAILS OF WRITE-INS</b>						
0601.....						
0602.....						
0603.....						
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0

## NOTES TO FINANCIAL STATEMENTS

**NOTE 1 Summary of Significant Accounting Policies and Going Concern**
**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 ODI. 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 year ending December 31, 2021.

	SSAP #	F/S Page	F/S Line #	December 31, 2021	December 31, 2020
<b>NET INCOME</b>					
(1) State basis (Page 4, Line 32, Columns 2 & 3)	1	4	32	\$ 76,193	\$ 108,715
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	1	4	32	\$ 76,193	\$ 108,715
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 33, Columns 3 & 4)	1	3	33	\$ 931,107	\$ 854,914
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	1	3	33	\$ 931,107	\$ 854,914

**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. Common Stocks  
Not applicable.
4. Preferred Stocks  
Not applicable.
5. Mortgage Loans  
Not applicable.
6. Loan-Backed Securities  
Not applicable.
7. Investment in Subsidiaries, Controlled and Affiliated Companies  
Not applicable.
8. Investment in Joint Ventures, Partnerships and Limited Liability Companies  
Not applicable.
9. Derivatives  
Not applicable.
10. Investment Income as a Factor in the Premium Deficiency Calculation  
Not applicable.
11. A Summary of management's policies and methodologies

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.

Premium revenue is recognized in the period in which the member is entitled to receive dental services.

Other Professional Services for Benefits include claims incurred and capitation expense to dental network providers.

## NOTES TO FINANCIAL STATEMENTS

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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.

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.

- 12. If the Capitalization policy and the resultant predefined thresholds changed from prior period, the reason for change  
Not applicable
- 13. The method used to estimate pharmaceutical rebate receivables  
Not applicable

D. Going Concern  
The management has no doubt about Company's ability to continue as a going concern.

**NOTE 2 Accounting Changes and Corrections of Errors**

Not applicable

**NOTE 3 Business Combinations and Goodwill**

- A. Statutory Purchase Method  
Not applicable
- B. Statutory Merger  
Not applicable
- C. Assumption Reinsurance  
Not applicable
- D. Impairment Loss  
Not applicable
- E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill  
Not applicable

**NOTE 4 Discontinued Operations**

- A. Discontinued Operation Disposed of or Classified as Held for Sale  
Not applicable
- B. Change in Plan of Sale of Discontinued Operation  
Not applicable
- C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal  
Not applicable
- D. Equity Interest Retained in the Discontinued Operation After Disposal  
Not applicable

**NOTE 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. Dollar Repurchase Agreements and/or Securities Lending Transactions  
Not applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing  
Not applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing  
Not applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale  
Not applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale  
Not applicable
- J. Real Estate  
Not applicable

## NOTES TO FINANCIAL STATEMENTS

## K. Low Income Housing tax Credits (LIHTC)

Not applicable

## L. Restricted Assets

## 1. Restricted Assets (Including Pledged)

Restricted Asset Category	1 Total Gross (Admitted & Non- admitted) Restricted from Current Year	2 Total Gross (Admitted & Non- admitted) Restricted from Prior Year	3 Increase/ (Decrease) (1 minus 2)	4 Total Current Year Non- admitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Non- admitted) Restricted to Total Assets (a)	7 Admitted Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ 76,542	\$ 74,964	\$ 1,578	\$ -	\$ 76,542	7.749%	7.751%
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ 76,542	\$ 74,964	\$ 1,578	\$ -	\$ 76,542	7.749%	7.751%

(a) Column 1 divided by Asset Page, Column 1, Line 28

(b) Column 5 divided by Asset Page, Column 3, Line 28

## 2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable

## 3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable

## 4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable

## M. Working Capital Finance Investments

Not applicable

## N. Offsetting and Netting of Assets and Liabilities

Not applicable

## O. 5GI Securities

Not applicable

## P. Short Sales

Not applicable

## Q. Prepayment Penalty and Acceleration Fees

Not applicable

## R. Reporting Entity's Share of Cash Pool by Asset Type

Not applicable

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

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets

B. The Company did not recognize any impairment write down for its investments in Joint ventures, Partnerships and Limited Liabilities Companies during statement periods.

**NOTE 7 Investment Income**

A. Net Investment Income, including accrual of discount and amortization of premium, arose from the following sources for the quarters ending December 31, 2021 and December 31, 2020:

## NOTES TO FINANCIAL STATEMENTS

	December 31, 2021	December 31, 2020
Bonds	\$ 8,057	\$ 15,798
Cash and short term investment	-	-
Gross investment income	<u>\$ 8,057</u>	<u>\$ 15,798</u>
Less: investment expenses	-	-
Net Investment Income <sup>1</sup>	<u><u>\$ 8,057</u></u>	<u><u>\$ 15,798</u></u>

B. The total amount excluded was \$0.

### NOTE 8 Derivative Instruments

Not applicable

### NOTE 9 Income Taxes

Deferred income taxes are generally recognized, based on enacted tax rates, when assets and liabilities have different values for financial statement and tax purposes.

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

	As of End of Current Period			12/31/2020			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 270	\$ -	\$ 270	\$ 240	\$ -	\$ 240	\$ 30	\$ -	\$ 30
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets									
(1a - 1b)	\$ 270	\$ -	\$ 270	\$ 240	\$ -	\$ 240	\$ 30	\$ -	\$ 30
(d) Deferred Tax Assets Nonadmitted	\$ 252	\$ -	\$ 252	\$ 219	\$ -	\$ 219	\$ 33	\$ -	\$ 33
(e) Subtotal Net Admitted Deferred Tax Asset									
(1c - 1d)	\$ 18	\$ -	\$ 18	\$ 21	\$ -	\$ 21	\$ (3)	\$ -	\$ (3)
(f) Deferred Tax Liabilities	\$ 18	\$ -	\$ 18	\$ 21	\$ -	\$ 21	\$ (3)	\$ -	\$ (3)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability)									
(1e - 1f)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

A valuation allowance is recorded if it is more likely than not that some portion or all of the deferred tax asset will not be realized. The Company's management has concluded that the deferred income tax assets are more likely than not to be realized. Therefore, no valuation allowance has been provided.

2. Admission calculation components SSAP No. 101 (Paragraph 11)

The Company follows the guidance in Statement of Statutory Accounting Principles No. 101 - Income Taxes, a replacement of SSAP No. 10R and SSAP No.10 ("SSAP 101"). SSAP 101 included a similar calculation for limitation of gross deferred tax assets as SSAP 10R for insurers that maintain a minimum of 300% of their authorized control level RBC computed without net deferred tax assets. The Company exceeded the 300% minimum RBC requirement at 2021 and 2020.

	As of End of Current Period			12/31/2020			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 139,666	XXX	XXX	\$ 128,237	XXX	XXX	\$ 11,429
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 18	\$ -	\$ 18	\$ 21	\$ -	\$ 21	\$ (3)	\$ -	\$ (3)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 18	\$ -	\$ 18	\$ 21	\$ -	\$ 21	\$ (3)	\$ -	\$ (3)

3.

2021                    2020

a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	15152.000%	14026%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 931,107	\$ 854,914

## NOTES TO FINANCIAL STATEMENTS

4.

	As of End of Current Period		12/31/2020		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
<b>Impact of Tax Planning Strategies:</b>						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1 (c)	\$ 270	\$ -	\$ 240	\$ -	\$ 30	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 18	\$ -	\$ 21	\$ -	\$ (3)	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance?

Yes [ ] No [X]

B. All DTL were recognized as of December 31, 2021 and December 31, 2020.

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change	
1. Current Income Tax				
(a) Federal	\$ 20,296	\$ 30,388	\$ (10,092)	
(b) Foreign	\$ -	\$ -	\$ -	
(c) Subtotal	\$ 20,296	\$ 30,388	\$ (10,092)	
(d) Federal income tax on net capital gains	\$ -	\$ -	\$ -	
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -	
(f) Other	\$ -	\$ -	\$ -	
(g) Federal and foreign income taxes incurred	\$ 20,296	\$ 30,388	\$ (10,092)	
2. Deferred Tax Assets:				
(a) Ordinary:				
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -	
(2) Unearned premium reserve	\$ 152	\$ 126	\$ 26	
(3) Policyholder reserves	\$ 114	\$ 110	\$ 4	
(4) Investments	\$ -	\$ -	\$ -	
(5) Deferred acquisition costs	\$ -	\$ -	\$ -	
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -	
(7) Fixed Assets	\$ -	\$ -	\$ -	
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -	
(9) Pension accrual	\$ -	\$ -	\$ -	
(10) Receivables - nonadmitted	\$ 4	\$ 4	\$ -	
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -	
(12) Tax credit carry-forward	\$ -	\$ -	\$ -	
(13) Other (including items <5% of total ordinary tax assets)	\$ -	\$ -	\$ -	
(99) Subtotal	\$ 270	\$ 240	\$ 30	
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -	
(c) Nonadmitted	\$ 252	\$ 219	\$ 33	
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 18	\$ 21	\$ (3)	
(e) Capital:				
(1) Investments	\$ -	\$ -	\$ -	
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -	
(3) Real estate	\$ -	\$ -	\$ -	
(4) Other (including items <5% of total ordinary tax assets)	\$ -	\$ -	\$ -	
(99) Subtotal	\$ -	\$ -	\$ -	
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -	
(g) Nonadmitted	\$ -	\$ -	\$ -	
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -	
(i) Admitted deferred tax assets (2d + 2h)	\$ 18	\$ 21	\$ (3)	
3. Deferred Tax Liabilities:				
(a) Ordinary:				
(1) Investments	\$ -	\$ -	\$ -	
(2) Fixed Assets	\$ -	\$ -	\$ -	
(3) Deferred and uncollected premium	\$ -	\$ -	\$ -	
(4) Policyholder reserves	\$ 18	\$ 21	\$ (3)	
(5) Other (including items <5% of total ordinary tax liabilities)	\$ -	\$ -	\$ -	
(99) Subtotal	\$ 18	\$ 21	\$ (3)	
(b) Capital:				
(1) Investments	\$ -	\$ -	\$ -	
(2) Real estate	\$ -	\$ -	\$ -	
(3) Other (including items <5% of total capital tax liabilities)	\$ -	\$ -	\$ -	
(99) Subtotal	\$ -	\$ -	\$ -	
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 18	\$ 21	\$ (3)	
4. Net deferred tax assets/liabilities (2i - 3c)	\$ -	\$ -	\$ -	

## NOTES TO FINANCIAL STATEMENTS

The change in net deferred tax assets is comprised of the following:

	As of End of Current Period	12/31/2020	Change
Adjusted gross deferred tax assets	\$ 270	\$ 240	\$ 30
Total deferred tax liabilities	\$ 18	\$ 21	\$ (3)
Net deferred tax assets (liabilities)	\$ 252	\$ 219	\$ 33
Tax effect of unrealized gains (losses)			\$ -
Change in net deferred income tax			<u>\$ 33</u>

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

	As of End of Current Period	Effective Tax Rate
Net gain from operations after dividends to policyholders and before Federal Income Tax @ 21%	\$ 20,263	21.00%
Net realized capital gains @ 21%	\$ -	21.00%
Provision calculated at statutory rate	<u>\$ 20,263</u>	<u>21.00%</u>
 Tax effect of:		
Other	-	0.00%
Total Statutory income taxes	<u>\$ 20,263</u>	<u>21.00%</u>
 Federal and foreign income taxes incurred	\$ 20,296	21.03%
Change in net deferred income taxes	<u>\$ (33)</u>	<u>-0.03%</u>
Total statutory income taxes	<u>\$ 20,263</u>	<u>21.00%</u>

E. Operating Loss and Tax Credit carryforwards

1. As of December 31, 2021, the Company has no net ordinary loss carryforwards
2. The following are income taxes incurred in prior years that will be available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2021	\$ 20,296	\$ -	\$ 20,296
2021	30,388	-	30,388
2020	27,566	-	27,566
<u>Total</u>	<u>\$ 78,250</u>	<u>\$ -</u>	<u>\$ 78,250</u>

F. Consolidated Federal Income Tax Return

The Company's federal income tax return is consolidated with the following entities:

- Guardian Life Insurance Company of America;
- Guardian Insurance & Annuity Company;
- Park Avenue Life Insurance Company;
- Sentinel American Life Insurance Company;
- Family Service Life Insurance Company;
- Managed Dental Care of California;
- Managed DentalGuard of Texas;
- Managed DentalGuard of New Jersey;
- Innovative Underwriters Inc.;
- Berkshire Life Insurance Company of America;
- First Commonwealth Inc and its subsidiaries;
- Reed Group Ltd;
- GIS Canada Holdings Corp;
- Guardian Abbey LLC;

1. The Company files a consolidated federal income tax return with its parent company, Guardian Life Insurance Company of America ("Guardian"). The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes.

The Internal Revenue Code limits the amount of non-life insurance losses that may offset life insurance company taxable income. The consolidated income tax liability is allocated among the members of the group pursuant to a tax allocation agreement. In accordance with the tax allocation agreement, each qualifying member of the group computes its tax provision and liability on a separate return basis, but may, where applicable, recognize benefits of net operating losses and capital losses utilized in the consolidated group. Subsidiary tax liabilities/benefits are settled subsequent to the filing of the federal income tax return.

G. The Company does not anticipate any significant changes to its tax contingencies within the next 12 months.

H. Repatriation Transition Tax (RTT)  
Not Applicable

I. Alternative Minimum Tax (AMT) Credit  
Not Applicable

**NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

A.B. 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 December 31, 2021, the Parent had obligations to the Company in the net amount of \$734. This amount relates to advance premiums collected by the Parent on behalf of the Company, medical services and administrative expenses, partially offset by the amounts due by Company to parent under management service agreement. These amounts were settled within 15 days.

## NOTES TO FINANCIAL STATEMENTS

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- 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 \$14,241 for the year ending December 31, 2021. 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
- N. Not applicable
- O. Not applicable

**NOTE 11 Debt**

- A. Debt including Capital Notes  
Not applicable
- B. FHLB (Federal Home Loan Bank) Agreements  
Not applicable

**NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

Not applicable

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

- A. Common stock, \$1 par value; 10 shares authorized, 10 shares issued and outstanding, as of December 31, 2021.
- B. The Company has no preferred stock outstanding.
- C. Not applicable
- D. The Company had no plans to declare a dividend as of December 31, 2021.
- E. An ordinary dividend cannot exceed the net income of the year just ended.
- F. 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 December 31, 2020. 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.
- G. Not applicable
- H. Not applicable
- I. Not applicable
- J. Not applicable \$ -
- K. The Company has not issued any surplus notes.
- L. Not applicable
- M. Not applicable

**NOTE 14 Liabilities, Contingencies and Assessments**

Not applicable

**NOTE 15 Leases**

Not applicable

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

Not applicable

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

Not applicable

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**  
Not applicable

**NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**  
Not applicable

**NOTE 20 Fair Value Measurements**  
Not applicable

**NOTE 21 Other Items**

A. Unusual or Infrequent Items  
Not applicable

B. Troubled Debt Restructuring: Debtors  
Not applicable

C. Other Disclosures  
1. Revenue Recognition  
No significant changes from December 31, 2020.

2. Other Professional Services for Benefits  
No significant changes from December 31, 2020.

3. Federal Income Taxes  
No significant changes from December 31, 2020.

4. Net Investment Income  
No significant changes from December 31, 2020.

5. Supplemental Health Care Exhibit

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 \$18 as of December 31, 2021. 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. Insurance-Linked Securities (ILS) Contracts  
Not applicable

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy  
Not applicable

**NOTE 22 Events Subsequent**

Type I – Recognized Subsequent Events:  
Not applicable

Type II – Nonrecognized Subsequent Events:  
Not applicable

**NOTE 23 Reinsurance**

Not applicable

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

Not applicable

**NOTE 25 Change in Incurred Claims and Claim Adjustment Expenses**

Reserves as of December 31, 2021 were \$19,630. As of 12/31/2021, \$6,339 was paid for incurred claims for dental services provided in 2020 or prior. Reserves remaining for prior years are now \$1,421 as a result of re-estimation of unpaid claims. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The 12/31/2021 reserve is \$3,861 or 24.5% higher than the 12/31/2020 reserve.

The liability for unpaid accident and health claims and claim adjustment expenses represents the Company's best estimate with a margin; however, there may be future adjustments to this estimate and related assumptions. Such adjustments, reflecting any variety of new and adverse trends, could possibly be significant and result in increase in liabilities. As of December 31, 2021, and 2020, the Company had no significant changes in methodologies and assumptions used in calculating the liability. The Company updates its experience study annually for recent company claim experience used to set the liability for unpaid claims.

The Company's claims liability, claims incurred, claims payments and other professional service for benefits, including capitation, for the periods ending December 31, 2021 and December 31, 2020 are as follows:

## NOTES TO FINANCIAL STATEMENTS

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	December 31, 2021	December 31, 2020
Claims unpaid, beginning of year	\$ 15,769	\$ 26,011
Incurred related to:		
Current year	\$ 137,668	\$ 144,142
Prior year	\$ (7,975)	\$ (17,906)
Total incurred	<u>\$ 129,693</u>	<u>\$ 126,236</u>
Paid related to:		
Current year	\$ 119,493	\$ 128,635
Prior year	\$ 6,339	\$ 7,843
Total paid	<u>\$ 125,832</u>	<u>\$ 136,478</u>
Claims unpaid, end of year	<u>\$ 19,630</u>	<u>\$ 15,769</u>

**NOTE 26 Intercompany Pooling Arrangements**

Not applicable

**NOTE 27 Structured Settlements**

Not applicable

**NOTE 28 Health Care Receivables**

Not applicable

**NOTE 29 Participating Policies**

Not applicable

**NOTE 30 Premium Deficiency Reserves**

Not applicable

**NOTE 31 Anticipated Salvage and Subrogation**

Not applicable

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)  
**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? .....  Yes [ X ]  No [ ]  
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

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? .....  New York

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? .....  Yes [ ]  No [ X ]

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....

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. ....  12/31/2018

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. ....  12/31/2018

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). ....  06/02/2020

3.4 By what department or departments?  
 New York Department of Financial Services .....

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 [ ]  No [ ]  N/A [ X ]

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? .....  Yes [ ]  No [ X ]  
 4.12 renewals? .....  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? .....  Yes [ ]  No [ X ]  
 4.22 renewals? .....  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 ]  
 If yes, complete and file the merger history data file with the NAIC.

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; .....  0.0 %  
 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 2021 OF THE MANAGED DENTALGUARD INC (OHIO)**  
**GENERAL INTERROGATORIES**

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]

8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

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.
Park Avenue Institutional Advisers LLC .....	New York, NY .....	NO.	NO.	NO.	YES.
Guardian Advisory Services, LLC .....	New York, NY .....	NO.	NO.	NO.	YES.

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? ..... Yes [ ] No [ ]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ ] N/A [ ]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

N/A .....

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 18A 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?

N/A .....

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 .....

0

12.13 Total book/adjusted carrying value .....

\$ ..... 0

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).

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)**  
**GENERAL INTERROGATORIES**

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

**BOARD OF DIRECTORS**

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 [ X ] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]

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 [ X ] No [ ]

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....	\$ ..... 0
20.12 To stockholders not officers.....	\$ ..... 0
20.13 Trustees, supreme or grand (Fraternal Only).....	\$ ..... 0

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.....	\$ ..... 0
20.22 To stockholders not officers.....	\$ ..... 0
20.23 Trustees, supreme or grand (Fraternal Only).....	\$ ..... 0

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 [ X ]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....	\$ ..... 0
21.22 Borrowed from others.....	\$ ..... 0
21.23 Leased from others .....	\$ ..... 0
21.24 Other .....	\$ ..... 0

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 [ X ]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$ .....	\$ ..... 0
22.22 Amount paid as expenses .....	\$ ..... 0
22.23 Other amounts paid .....	\$ ..... 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ X ] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ ..... 734

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [ X ]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

**INVESTMENT**

25.01 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 25.03)..... Yes [ X ] No [ ]

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)**  
**GENERAL INTERROGATORIES**

25.02 If no, give full and complete information relating thereto

25.03 For securities 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)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ ..... 0

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ ..... 0

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? .... Yes [ ] No [ ] N/A [ X ]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? .... Yes [ ] No [ ] N/A [ X ]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? .... Yes [ ] No [ ] N/A [ X ]

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

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

26.1 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 25.03). .... Yes [ X ] No [ ]

26.2 If yes, state the amount thereof at December 31 of the current year:

26.21 Subject to repurchase agreements	.... \$ ..... 0
26.22 Subject to reverse repurchase agreements	.... \$ ..... 0
26.23 Subject to dollar repurchase agreements	.... \$ ..... 0
26.24 Subject to reverse dollar repurchase agreements	.... \$ ..... 0
26.25 Placed under option agreements	.... \$ ..... 0
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	.... \$ ..... 0
26.27 FHLB Capital Stock	.... \$ ..... 0
26.28 On deposit with states	.... \$ ..... 76,542
26.29 On deposit with other regulatory bodies	.... \$ ..... 0
26.30 Pledged as collateral - excluding collateral pledged to an FHLB	.... \$ ..... 0
26.31 Pledged as collateral to FHLB - including assets backing funding agreements	.... \$ ..... 0
26.32 Other	.... \$ ..... 0

26.3 For category (26.26) provide the following:

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

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

27.2 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.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [ ] No [ X ]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108	.... Yes [ ] No [ ]
27.42 Permitted accounting practice	.... Yes [ ] No [ ]
27.43 Other accounting guidance	.... Yes [ ] No [ ]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: .... Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 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 ]

28.2 If yes, state the amount thereof at December 31 of the current year. .... \$ ..... 0

29. 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 [ ]

29.01 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
JP MORGAN CHASE .....	270 PARK AVENUE, FLOOR 41, NEW YORK, NY 10017 .....

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)**  
**GENERAL INTERROGATORIES**

29.02 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)
.....	.....	.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [ X ]

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Keith Simon .....	A.....
Martin Vernon .....	A.....
John Gargana .....	A.....
Rob Simmons .....	A.....
Rob Crimmins .....	A.....
Kampoleak Pal .....	A.....
Demetrios Tsaparas .....	A.....
David Padulo .....	A.....
Isaac Lowenbraun .....	A.....
William Lee .....	A.....
Andrew Liggio .....	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5 Investment Management Agreement (IMA) Filed
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	
N/A .....	The Guardian Life Insurance Company of America .....	N1Y1DVMMKBHFYCCAIX69 .....	N/A .....	DS.....

30.1 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 ]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total	.....	0

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

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

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)**  
**GENERAL INTERROGATORIES**

31. 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	741,514	737,832	(3,682)
31.2 Preferred stocks .....	0	0	0
31.3 Totals .....	741,514	737,832	(3,682)

31.4 Describe the sources or methods utilized in determining the fair values:

Prices are determined by various external pricing services or third party broker quotes. ....

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? .... Yes [ ] No [ X ]

32.2 If the answer to 32.1 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 [ ] No [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

Broker prices are used in a small number of instances for the pricing of certain securities such as convertibles and private placements. ....

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

33.2 If no, list exceptions:

.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ....

Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? ....

Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ....

Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ....

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)  
**GENERAL INTERROGATORIES**

**OTHER**

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....0

38.2 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
.....	

39.1 Amount of payments for legal expenses, if any? .....\$ .....0

39.2 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
.....	

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....0

40.2 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
.....	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)  
**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. ....	\$ 0	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....	\$ 0	
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 .....	\$ 0	
1.5	Indicate total incurred claims on all Medicare Supplement Insurance. ....	\$ 0	
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned .....	\$ 0	
1.62	Total incurred claims .....	\$ 0	
1.63	Number of covered lives .....	0	
	All years prior to most current three years:		
1.64	Total premium earned .....	\$ 0	
1.65	Total incurred claims .....	\$ 0	
1.66	Number of covered lives .....	0	
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned .....	\$ 0	
1.72	Total incurred claims .....	\$ 0	
1.73	Number of covered lives .....	0	
	All years prior to most current three years:		
1.74	Total premium earned .....	\$ 0	
1.75	Total incurred claims .....	\$ 0	
1.76	Number of covered lives .....	0	
2.	Health Test:		
	1 Current Year	2 Prior Year	
2.1	Premium Numerator .....	257,383 .....	298,253
2.2	Premium Denominator .....	257,383 .....	298,253
2.3	Premium Ratio (2.1/2.2) .....	.1.000 .....	.1.000
2.4	Reserve Numerator .....	19,183 .....	15,361
2.5	Reserve Denominator .....	19,183 .....	15,361
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 [ ]	
5.1	Does the reporting entity have stop-loss reinsurance? .....	Yes [ ] No [ X ]	
5.2	If no, explain:		
5.3	Maximum retained risk (see instructions)		
	5.31 Comprehensive Medical .....	\$ 0	
	5.32 Medical Only .....	\$ 0	
	5.33 Medicare Supplement .....	\$ 0	
	5.34 Dental & Vision .....	\$ 2,000	
	5.35 Other Limited Benefit Plan .....	\$ 0	
	5.36 Other .....	\$ 0	
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:		
7.1	Does the reporting entity set up its claim liability for provider services on a service date basis? .....	Yes [ X ] No [ ]	
7.2	If no, give details		
8.	Provide the following information regarding participating providers:		
	8.1 Number of providers at start of reporting year .....	269	
	8.2 Number of providers at end of reporting year .....	265	
9.1	Does the reporting entity have business subject to premium rate guarantees? .....	Yes [ ] No [ X ]	
9.2	If yes, direct premium earned:		
	9.21 Business with rate guarantees between 15-36 months..\$	0	
	9.22 Business with rate guarantees over 36 months ..\$	0	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)  
**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.....	\$ ..... 0
10.22 Amount actually paid for year bonuses.....	\$ ..... 0
10.23 Maximum amount payable withholds.....	\$ ..... 0
10.24 Amount actually paid for year withholds.....	\$ ..... 0

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 Statutory Minimum Capital and Surplus Requirements? ..... Yes [ X ] No [ ]

11.3 If yes, show the name of the state requiring such minimum capital and surplus. ..... Ohio

11.4 If yes, show the amount required. ..... \$ ..... 125,000

11.5 Is this amount included as part of a contingency reserve in stockholder's equity? ..... Yes [ X ] No [ ]

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	
Ohio .....	

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. ..... \$ ..... 0

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. ..... \$ ..... 0

14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]

14.2 If the answer to 14.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....	.....	.....	.....	.....	.....	.....

15. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

15.1 Direct Premium Written .....	\$ ..... 0
15.2 Total Incurred Claims .....	\$ ..... 0
15.3 Number of Covered Lives .....	0

*Ordinary Life Insurance Includes	
Term (whether full underwriting, limited underwriting, jet issue, "short form app")	
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")	
Variable Life (with or without secondary guarantee)	
Universal Life (with or without secondary guarantee)	
Variable Universal Life (with or without secondary guarantee)	

16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ ] No [ X ]

16.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ X ]

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)**  
**FIVE-YEAR HISTORICAL DATA**

	1 2021	2 2020	3 2019	4 2018	5 2017
<b>Balance Sheet (Pages 2 and 3)</b>					
1. Total admitted assets (Page 2, Line 28) .....	987,457	905,149	810,881	702,562	616,306
2. Total liabilities (Page 3, Line 24) .....	56,350	50,235	64,663	59,756	58,028
3. Statutory minimum capital and surplus requirement .....	125,000	125,000	125,000	125,000	125,000
4. Total capital and surplus (Page 3, Line 33) .....	931,107	854,914	746,218	642,806	558,278
<b>Income Statement (Page 4)</b>					
5. Total revenues (Line 8) .....	257,383	298,253	338,339	345,738	316,170
6. Total medical and hospital expenses (Line 18) .....	128,747	125,977	172,328	191,128	156,625
7. Claims adjustment expenses (Line 20) .....	946	260	1,350	1,064	520
8. Total administrative expenses (Line 21) .....	39,258	48,711	47,821	54,730	75,452
9. Net underwriting gain (loss) (Line 24) .....	88,432	123,305	116,840	98,816	83,573
10. Net investment gain (loss) (Line 27) .....	8,057	15,798	14,137	9,944	4,563
11. Total other income (Lines 28 plus 29) .....	0	0	0	0	0
12. Net income or (loss) (Line 32) .....	76,193	108,715	103,411	84,527	57,364
<b>Cash Flow (Page 6)</b>					
13. Net cash from operations (Line 11) .....	84,518	86,476	101,058	87,325	79,853
<b>Risk-Based Capital Analysis</b>					
14. Total adjusted capital .....	931,107	854,914	746,218	642,806	558,278
15. Authorized control level risk-based capital .....	6,145	6,095	8,161	9,216	7,667
<b>Enrollment (Exhibit 1)</b>					
16. Total members at end of period (Column 5, Line 7) .....	1,449	1,594	1,827	1,703	1,683
17. Total members months (Column 6, Line 7) .....	17,367	18,693	21,384	20,149	18,732
<b>Operating Percentage (Page 4)</b> (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) .....	50.0	42.2	50.9	55.3	49.5
20. Cost containment expenses .....	0.1	0.1	0.1	0.1	0.1
21. Other claims adjustment expenses .....	0.3	0.0	0.3	0.2	0.1
22. Total underwriting deductions (Line 23) .....	65.6	58.7	65.5	71.4	73.6
23. Total underwriting gain (loss) (Line 24) .....	34.4	41.3	34.5	28.6	26.4
<b>Unpaid Claims Analysis</b> (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 13, Col. 5) .....	7,691	8,078	11,212	15,335	15,812
25. Estimated liability of unpaid claims-[prior year (Line 13, Col. 6)] .....	15,361	25,625	20,451	20,622	26,484
<b>Investments In Parent, Subsidiaries and Affiliates</b>					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1) .....	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1) .....	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1) .....	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
30. Affiliated mortgage loans on real estate .....	0	0	0	0	0
31. All other affiliated .....	0	0	0	0	0
32. Total of above Lines 26 to 31 .....	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above .....	0	0	0	0	0

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: .....

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)

**SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS****Allocated by States and Territories**

States, etc.	1 Active Status (a)	Direct Business Only								
		2 Accident and Health Premiums	3 Medicare Title XVIII	4 Medicaid Title XIX	5 CHIP Title XXI	6 Federal Employees Health Benefits Program Premiums	7 Life and Annuity Premiums & Other Considerations	8 Property/ Casualty Premiums	9 Total Columns 2 Through 8	10 Deposit-Type Contracts
1. Alabama .....	AL	N .0	0	0	0	0	0	0	0	0
2. Alaska .....	AK	N .0	0	0	0	0	0	0	0	0
3. Arizona .....	AZ	N .0	0	0	0	0	0	0	0	0
4. Arkansas .....	AR	N .0	0	0	0	0	0	0	0	0
5. California .....	CA	N .0	0	0	0	0	0	0	0	0
6. Colorado .....	CO	N .0	0	0	0	0	0	0	0	0
7. Connecticut .....	CT	N .0	0	0	0	0	0	0	0	0
8. Delaware .....	DE	N .0	0	0	0	0	0	0	0	0
9. District of Columbia .....	DC	N .0	0	0	0	0	0	0	0	0
10. Florida .....	FL	N .0	0	0	0	0	0	0	0	0
11. Georgia .....	GA	N .0	0	0	0	0	0	0	0	0
12. Hawaii .....	HI	N .0	0	0	0	0	0	0	0	0
13. Idaho .....	ID	N .0	0	0	0	0	0	0	0	0
14. Illinois .....	IL	N .0	0	0	0	0	0	0	0	0
15. Indiana .....	IN	N .0	0	0	0	0	0	0	0	0
16. Iowa .....	IA	N .0	0	0	0	0	0	0	0	0
17. Kansas .....	KS	N .0	0	0	0	0	0	0	0	0
18. Kentucky .....	KY	N .0	0	0	0	0	0	0	0	0
19. Louisiana .....	LA	N .0	0	0	0	0	0	0	0	0
20. Maine .....	ME	N .0	0	0	0	0	0	0	0	0
21. Maryland .....	MD	N .0	0	0	0	0	0	0	0	0
22. Massachusetts .....	MA	N .0	0	0	0	0	0	0	0	0
23. Michigan .....	MI	N .0	0	0	0	0	0	0	0	0
24. Minnesota .....	MN	N .0	0	0	0	0	0	0	0	0
25. Mississippi .....	MS	N .0	0	0	0	0	0	0	0	0
26. Missouri .....	MO	N .0	0	0	0	0	0	0	0	0
27. Montana .....	MT	N .0	0	0	0	0	0	0	0	0
28. Nebraska .....	NE	N .0	0	0	0	0	0	0	0	0
29. Nevada .....	NV	N .0	0	0	0	0	0	0	0	0
30. New Hampshire .....	NH	N .0	0	0	0	0	0	0	0	0
31. New Jersey .....	NJ	N .0	0	0	0	0	0	0	0	0
32. New Mexico .....	NM	N .0	0	0	0	0	0	0	0	0
33. New York .....	NY	N .0	0	0	0	0	0	0	0	0
34. North Carolina .....	NC	N .0	0	0	0	0	0	0	0	0
35. North Dakota .....	ND	N .0	0	0	0	0	0	0	0	0
36. Ohio .....	OH	L .257,383	0	0	0	0	0	0	257,383	0
37. Oklahoma .....	OK	N .0	0	0	0	0	0	0	0	0
38. Oregon .....	OR	N .0	0	0	0	0	0	0	0	0
39. Pennsylvania .....	PA	N .0	0	0	0	0	0	0	0	0
40. Rhode Island .....	RI	N .0	0	0	0	0	0	0	0	0
41. South Carolina .....	SC	N .0	0	0	0	0	0	0	0	0
42. South Dakota .....	SD	N .0	0	0	0	0	0	0	0	0
43. Tennessee .....	TN	N .0	0	0	0	0	0	0	0	0
44. Texas .....	TX	N .0	0	0	0	0	0	0	0	0
45. Utah .....	UT	N .0	0	0	0	0	0	0	0	0
46. Vermont .....	VT	N .0	0	0	0	0	0	0	0	0
47. Virginia .....	VA	N .0	0	0	0	0	0	0	0	0
48. Washington .....	WA	N .0	0	0	0	0	0	0	0	0
49. West Virginia .....	WV	N .0	0	0	0	0	0	0	0	0
50. Wisconsin .....	WI	N .0	0	0	0	0	0	0	0	0
51. Wyoming .....	WY	N .0	0	0	0	0	0	0	0	0
52. American Samoa .....	AS	N .0	0	0	0	0	0	0	0	0
53. Guam .....	GU	N .0	0	0	0	0	0	0	0	0
54. Puerto Rico .....	PR	N .0	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands .....	VI	N .0	0	0	0	0	0	0	0	0
56. Northern Mariana Islands .....	MP	N .0	0	0	0	0	0	0	0	0
57. Canada .....	CAN	N .0	0	0	0	0	0	0	0	0
58. Aggregate Other Aliens .....	OT	XXX .0	0	0	0	0	0	0	0	0
59. Subtotal .....		XXX .257,383	0	0	0	0	0	0	257,383	0
60. Reporting Entity Contributions for Employee Benefit Plans .....		XXX .0	0	0	0	0	0	0	0	0
61. Totals (Direct Business) .....		XXX .257,383	0	0	0	0	0	0	257,383	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	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....		XXX .0	0	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....1 R - Registered - Non-domiciled RRGs.....0

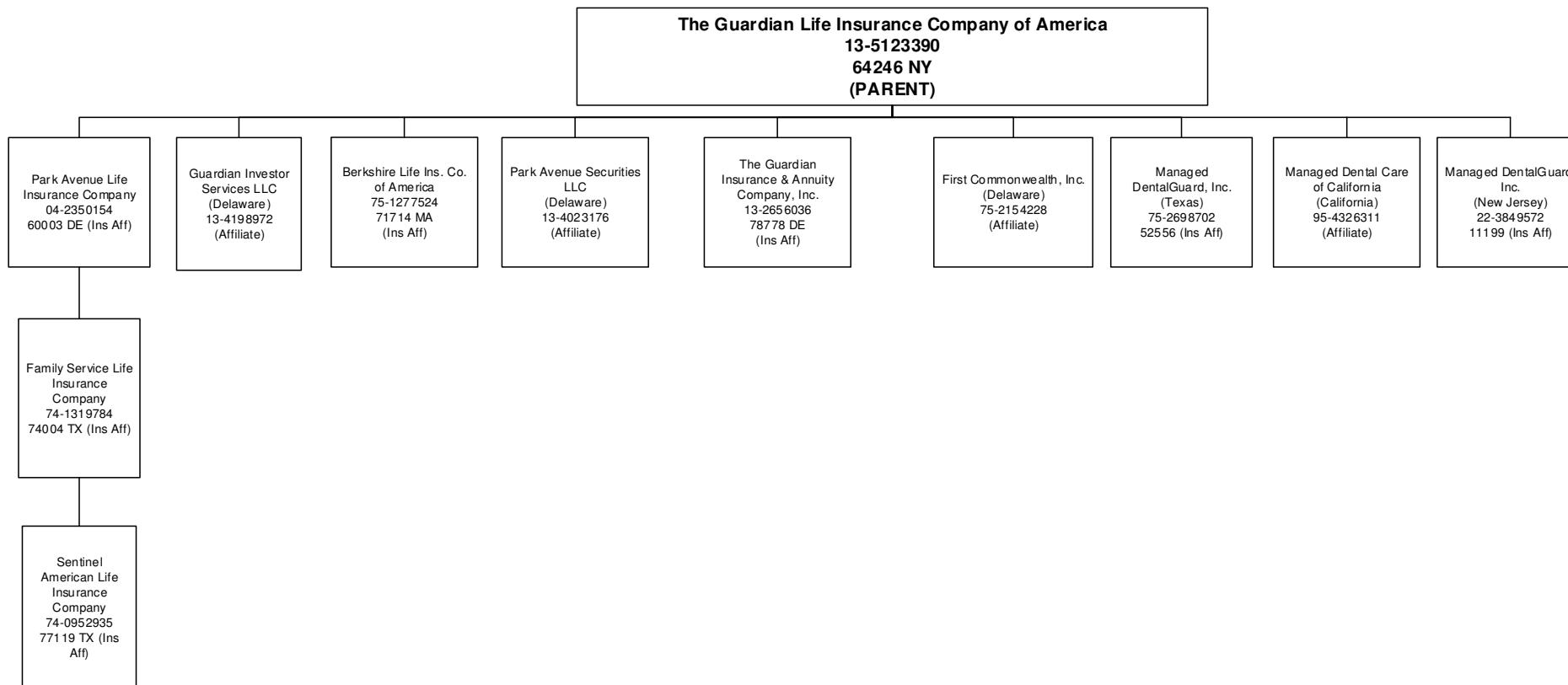
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0 Q - Qualified - Qualified or accredited reinsurer.....0

N - None of the above - Not allowed to write business in the state.....56

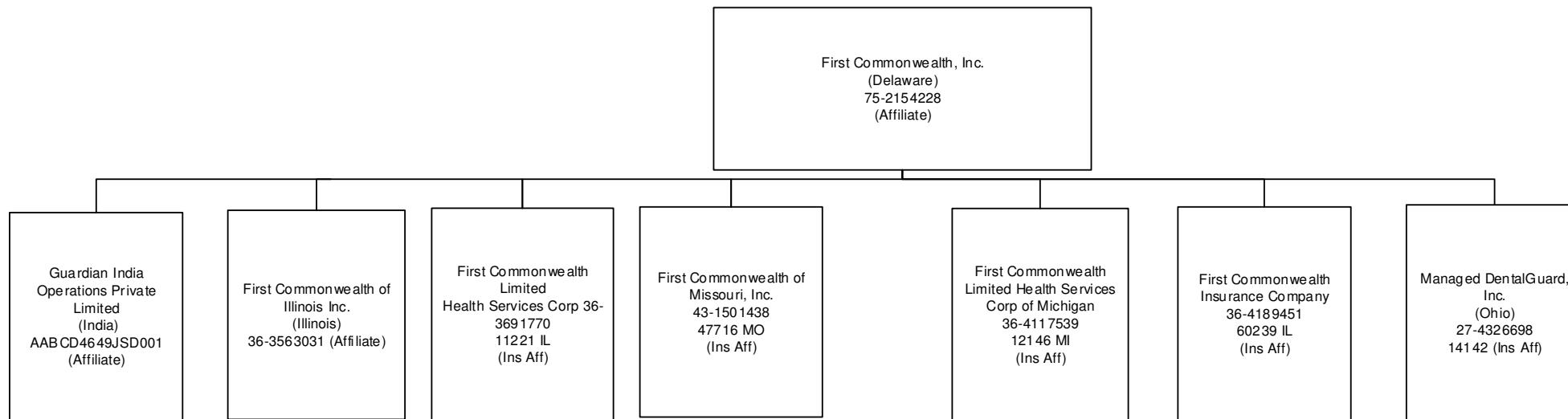
(b) Explanation of basis of allocation by states, premiums by state, etc.

Premiums are allocated on the basis of home addresses provided by the majority of clients' divisional locations.

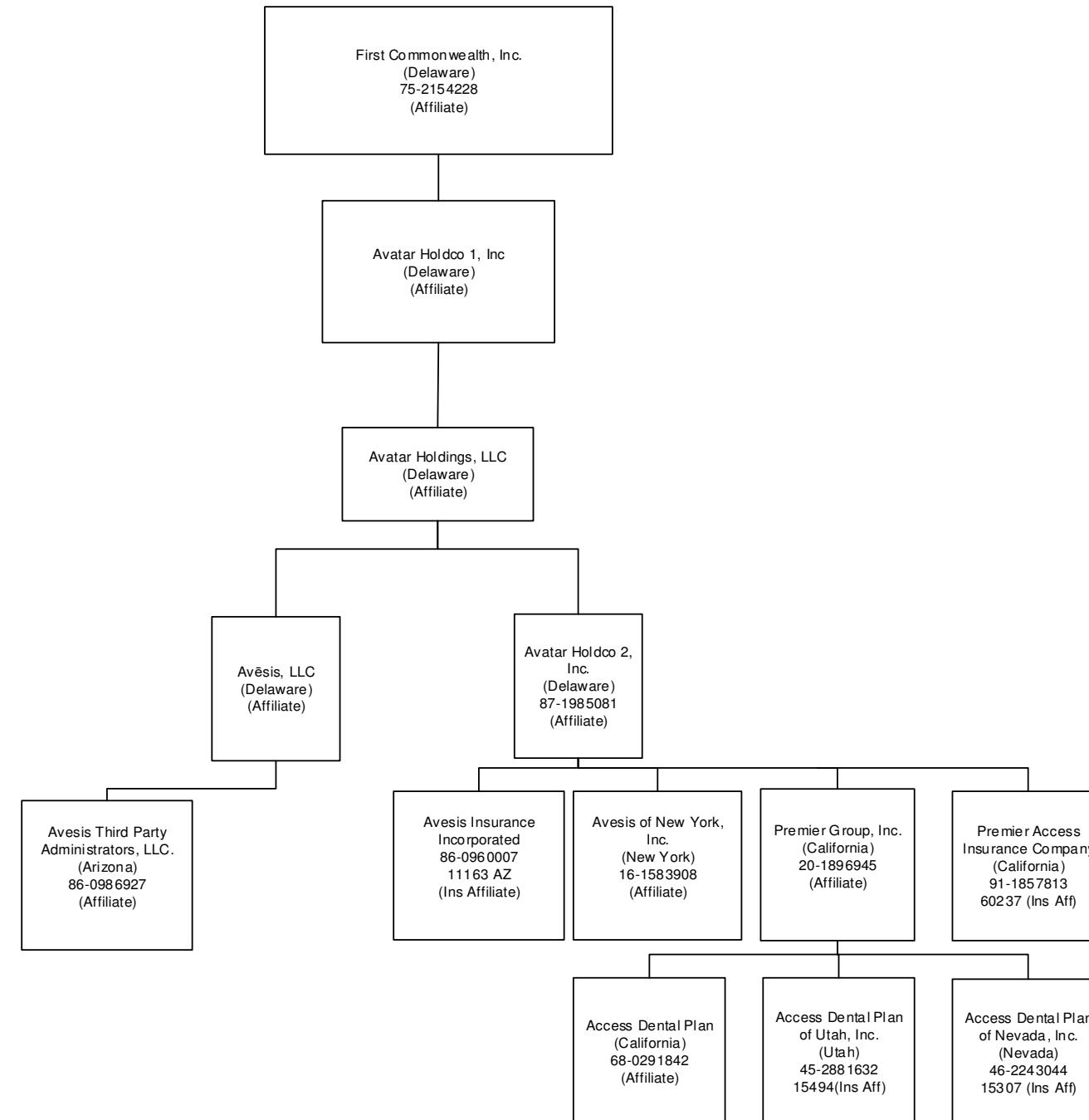
ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE MANAGED DENTALGUARD INC (OHIO)  
**OVERFLOW PAGE FOR WRITE-INS**

**NONE**