

**Department of Managed Health Care/Department of Insurance
Medical Loss Ratio Reporting Form
Dental Coverage**

1. MLR Reporting Year	2016
2. Enter DMHC Health Plan ID. Insurers may leave this field blank	
3. Legal Name	The Guardian Life Insurance Company Of America
4. DBA	
5. Federal Tax Exempt Status? Please enter Yes or No	No

Cell Key:

Blank cells require input from Health plan or Health insurer

Version 4.22.15

Revised Version 5.26.15

Revised Version 4.15.16 corrected dates for Cycle Year (CY)2015-2016 on TABs Parts 1, 2 and 4.

Revised Version 5.10.17 12/31 and 3/31 Columns years to be auto populated on TABs Parts 1 and 2.

Health Plan ID
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 Legal Name
 The Guardian Life Insurance Company Of America
 dBA
 0
 MLR Reporting Year
 2016

Federal Tax Exempt
 No

Part 1

		Health Insurance Coverage						Health Insurance Coverage															
		DHMO Products						DPPO & Indemnity Products															
		Individual		Small Group		Large Group		Individual		Small Group		Large Group											
Total as of 12/31/2016		Total as of 3/31/2017		Total as of 12/31/2016		Total as of 3/31/2017		Total as of 12/31/2016		Total as of 3/31/2017		Total as of 12/31/2016		Total as of 3/31/2017									
1		2		3		4		5		6		7		8		9		10		11		12	
Part 1																							
NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.																							
1.	Premium																						
1.1	Total direct premium earned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 32,804	\$ 32,804	\$ 85,828,332	\$ 85,828,332	\$ 176,864,333	\$ 176,864,333										
2.	Claims																						
2.1	Total incurred claims (MLR Form Part 2, Line 2.11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,491	\$ 6,491	\$ 39,645,367	\$ 39,937,252	\$ 136,854,908	\$ 137,798,567										
3.	Federal and State Taxes and Licensing or Regulatory Fees																						
3.1	Federal taxes and assessments incurred by the reporting health plan or health insurer during the MLR reporting year																						
3.1 a	Federal income taxes deductible from premium in MLR calculations							\$ (6,772)	\$ (6,772)	\$ 1,061,155	\$ 1,061,155	\$ 2,184,959	\$ 2,184,959										
3.1 b	Other Federal Taxes (other than income tax) and assessments deductible from premium							\$ 1,852,611	\$ 1,852,611	\$ 1,852,611	\$ 1,852,611	\$ 3,814,598	\$ 3,814,598										
3.2	State insurance, premium and other taxes incurred by the reporting health plan or health insurer during the MLR reporting year (deductible from premium in MLR calculation)																						
3.2 a	State income, excise, business, and other taxes							\$ 163	\$ 163	\$ 519,209	\$ 519,209	\$ 1,069,071	\$ 1,069,071										
3.2 b	State premium taxes							\$ 462	\$ 462	\$ 1,209,773	\$ 1,209,773	\$ 2,490,970	\$ 2,490,970										
3.2 c	Community benefit expenditures																						
3.3	Regulatory authority licenses and fees									\$ 13,876	\$ 13,876	\$ 28,570	\$ 28,570										
3.4	Total Federal and State Taxes and fees to be excluded from premium	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (6,147)	\$ (6,147)	\$ 4,656,624	\$ 4,656,624	\$ 9,588,168	\$ 9,588,168										
4.	Non-Claims Costs																						
4.1	Direct sales salaries and benefits																						
4.2	Agents and brokers fees and commissions							\$ 208	\$ 208	\$ 7,391,936	\$ 7,391,936	\$ 15,220,287	\$ 15,220,287										
4.3	Other taxes																						
4.3a	Taxes and assessments (exclude amounts reported in Section 3 or Line 10)																						
4.3b	Fines and penalties of regulatory authorities (exclude amounts reported in Line 3.3)																						
4.4	Other general and administrative expenses							\$ 26,477	\$ 26,477	\$ 12,696,451	\$ 12,696,451	\$ 26,142,495	\$ 26,142,495										
4.5	Total non-claims costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 26,685	\$ 26,685	\$ 21,449,226	\$ 21,449,226	\$ 44,164,804	\$ 44,164,804										
5.	Other Indicators or information																						
5.1	Number of covered lives							205	205	161,995	161,995	333,554	333,554										
5.2	Member months							461	461	1,865,198	1,865,198	3,840,517	3,840,517										
5.3	Number of life-years							38	38	155,433	155,433	320,043	320,043										
Grand Total as of 12/31/2016 for ALL markets in col. 1-12.																							
6.	Net investment income and other gain / (loss)	\$ 3,039,788																					
7.	Other Federal income taxes (exclude taxes on Line 3.1a and 3.1b)	\$ 290,163																					

Cell Keys:
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Part 2

		Health Insurance Coverage DHMO Products						Health Insurance Coverage DPP0 & Indemnity Products					
		Individual		Small Group		Large Group		Individual		Small Group		Large Group	
		Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017	Total as of 12/31/2016	Total as of 3/31/2017
		1	2	3	4	5	6	7	8	9	10	11	12
Part 2 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.													
1.	Premium:												
1.1	Direct premium written							\$ 32,804	\$ 32,804	\$ 85,769,598	\$ 85,769,598	\$ 176,602,989	\$ 176,602,989
1.2	Unearned premium prior year							\$ 301,423	\$ 301,423	\$ 301,423	\$ 301,423	\$ 761,048	\$ 761,048
1.3	Unearned premium MLR Reporting year							\$ 242,689	\$ 242,689	\$ 242,689	\$ 242,689	\$ 499,704	\$ 499,704
1.4	Premium balances written off												
2.	Claims:												
2.1	Claims Paid												
2.1a	Claims paid during the MLR reporting year regardless of incurred date							\$ 4,123	\$ 4,123	\$ 39,418,864	\$ 39,418,864	\$ 136,009,991	\$ 136,009,991
2.1b	Claims incurred only during the MLR reporting year, paid through 3/31 of the following year							\$ 6,296	\$ 6,296	\$ 39,444,347	\$ 39,444,347	\$ 136,097,857	\$ 136,097,857
2.2	Direct claim liability												
2.2a	Liability as of 12/31 of MLR reporting year for all claims regardless of incurred date							\$ 2,368	\$ 2,368	\$ 2,527,024	\$ 2,527,024	\$ 8,719,189	\$ 8,719,189
2.2b	Liability for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year							\$ 195	\$ 195	\$ 492,905	\$ 492,905	\$ 1,700,710	\$ 1,700,710
2.3	Direct claim liability prior year												
2.4	Direct claim reserves									\$ 2,300,521	\$ 2,300,521	\$ 7,874,272	\$ 7,874,272
2.4a	Reserves as of 12/31 of MLR reporting year for all claims regardless of incurred date												
2.4b	Reserves for claims incurred only during the MLR reporting year, calculated as of 3/31 of the following year												
2.5	Direct claim reserves prior year												
2.6	Experience rating refunds (rate credits) paid												
2.6a	Experience rating refunds, with all incurred dates, paid in the MLR reporting year												
2.6b	Experience rating refunds associated with premium earned only in the reporting year and paid through 3/31 of the following year												
2.7	Reserve for experience rating refunds (rate credits)												
2.7a	Reserved in MLR reporting year regardless of incurred date												
2.7b	Reserves specific to the MLR reporting year through 3/31 of the following year												
2.8	Reserve for experience rating refunds (rate credits) prior year												
2.9	Incurred dental incentive pool and bonuses												
2.9a	Paid dental incentive pools and bonuses MLR Reporting year												
2.9b	Accrued dental incentive pools and bonuses MLR Reporting year												
2.9c	Accrued dental incentive pools and bonuses prior year												
2.10	Contingent benefit and lawsuit reserves												
2.11	Total incurred claims	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,491	\$ 6,491	\$ 39,645,367	\$ 39,937,252	\$ 136,854,908	\$ 137,798,567

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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 3 - Expense Allocation

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Part 3

Description of Expense Element (by Type)	NEW	Detailed Description of Expense Allocation Methods
1	2	3
1. Incurred Claims		
2.1 Incurred Claims		Claims components that could not be directly assigned to a specific policyholder (e.g., Dental IBNR) were allocated in proportion to 2016 Dental claims.
2. Federal and State Taxes and Licensing or Regulatory Fees		
2.a Federal taxes and assessments		
3.1 a Federal income taxes deductible from premium in MLR calculations		The portion attributed to the California Group and Individual business were determined based on premium. Group Expenses were allocated between small and large group based on the related premium.
3.1 b Other Federal Taxes (other than income tax) and assessments decutable from premium		The portion attributed to the California Group and Individual business were determined based on premium. Group Expenses were allocated between small and large group based on the related premium.
2.b State insurance, premium and other taxes		
3.2 a State income, excise, business, and other taxes		The portion attributed to the California Group and Individual business were determined based on premium. Group Expenses were allocated between small and large group based on the related premium.
3.2 b State premium taxes		The portion attributed to the California Group and Individual business were determined based on premium. Group Expenses were allocated between small and large group based on the related premium.
2.c Community benefit expenditures		
3.2 c Community benefit expenditures		There are no expenses that meet this definition
2.d Regulatory authority licenses and fees		
3.3 Regulatory authority licenses and fees		The portion attributed to the California Group and Individual business were determined based on premium. Group Expenses were allocated between small and large group based on the related premium.
3. Non-Claims costs		
3.a Direct sales salaries and benefits		
4.1 Direct sales salaries and benefits		The portion attributed to the California Group and Individual business were determined based on premium. Group Expenses were allocated between small and large group based on the related premium.
3.b Agents and brokers fees and commissions		
4.2 Agents and brokers fees and commissions		The portion attributed to the California Group and Individual business were determined based on premium. Group Expenses were allocated between small and large group based on the related premium.
3.c Other taxes		
4.3 Other taxes		There are no expenses that meet this definition
3.d Other general and administrative expenses		
4.4 Other general and administrative expenses		The portion attributed to the California Group and Individual business were determined based on premium. Group Expenses were allocated between small and large group based on the related premium.

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Part 4

Part 4 NOTE: REFER TO MLR INSTRUCTIONS FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.		Health Insurance Coverage DHMO Products												Health Insurance Coverage DPPG & Indemnity Products											
		Individual				Small Group				Large Group				Individual				Small Group				Large Group			
		PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total	PY2	PY1	CY	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
1.	Medical Loss Ratio Numerator																								
1.1	Adjusted incurred claims as reported on MLR Form for prior year(s)																								
1.2	Adjusted incurred claims as of 3/31 of the year following the MLR reporting year (Part 1 Line 2.1)																								
1.3	MLR numerator (Line 1.2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2.	Medical Loss Ratio Denominator																								
2.1	Premium earned (Part 1 Line 1.1)																								
2.2	Federal and State taxes and licensing or regulatory fees (Part 1 Line 3.4)																								
2.3	MLR Denominator (Line 2.1 - Line 2.2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
3.	Life-years (Part 1 Line 5.3)																								
3.1	Life-years (Part 1 Line 5.3)			0	0			0	0			0	0			38	38			155,433	155,433			320,043	
4.	MLR Calculation (for Health plans or health insurers with at least 1,000 life years in the Total column of Line 3.1)																								
4.1	MLR																							78.2%	

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Department of Managed Health Care/Department of Insurance
 Medical Loss Ratio Reporting Form: Dental Coverage
 Part 5 - Additional Responses

Health Plan ID

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MLR Reporting Year

2016

Part 5

		Tax Rate
1. If a health plan or health insurer uses the highest premium tax rate in the State, the health plan or health insurer must report applicabe highest State health premium tax		
2. If the health plan or health insurer included deferred experience for prior year and excluded deferred experience for current year, provide the total direct written premium and total incurred claims for the deferred experience by market.		
Deferred experience for prior year		
Deferred experience for current year		
3. If the health plan or health insurer novated any business in the MLR reporting year effective during the reporting year provide the name of the entity to whom the business was sold or transferred and the date of the sale or transfer.		
Name of Entity to whom business was sold or transferred	Effective date of sale or transfer	

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**Department of Managed Health Care
Medical Loss Ratio Reporting Form: Dental Coverage
Attestation**

Health Plan ID

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Legal Name

The Guardian Life Insurance Company Of America

dBA

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MLR Reporting Year

2016

Attestation

Attestation Statement

The officers of this reporting Health plan being duly sworn, each attest that he/she is the described officer of the reporting Health plan, and that this MLR Reporting Form, the Company/Health plan Associations, and any supplemental submission that the Health plan includes are full and true statements of all the elements included therein for the MLR reporting year stated above, and that the MLR Reporting Form has been completed in accordance with the Department of Managed Health Care's guidance and reporting instructions, according to the best of his/her information, knowledge and belief. Furthermore, the scope of this attestation by the described officer includes any related electronic filings and postings for the MLR reporting year stated above and which are required by Department of Managed Health Care.

Chief Executive Officer/President

Chief Financial Officer